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ABSTRACT

Results of a 1986 survey of benefits, excluding pensions, for 17 Ontario, Canada, universities are presented. Information is provided on the following areas: whether the university self- administers insurance plans, communication of benefits, proposed changes in benefits, provision of accidental death and dismemberment insurance, maternity leave policy, Ontario health insurance, supplementary health insurance, long-term disability, sick leave entitlement, sick leave benefits continuance, long- term disability benefits continuance, life insurance, survivor benefits, dental plans, post-retirement benefits, vacation entitlement, sabbatical leave policies, housing loan policies, free tuition policies, parking policies, access to athletic facilities, and daycare. The following universities are covered: Brock University, Carleton University, McMaster University, Ontario Institute for Studies in Education, University of Ottawa, Queen's University, Ryerson, University of Toronto, Trent University, University of Waterloo, University of Western Ontario, Wilfrid Laurier University, University of Windsor, and York University. (SW)

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# UNIVERSITY BENEFITS SURVEY

## PART 1 (ALL BENEFITS EXCLUDING PENSIONS)

DECEMBER, 1986

PREPARED BY:

THE UNIVERSITY OF WESTERN ONTARIO

ON BEHALF OF:

THE ONTARIO ASSOCIATION OF UNIVERSITY PERSONNEL ADMINISTRATORS
ONTARIO CONFEDERATION OF UNIVERSITY FACULTY ASSOCIATIONS
COUNCIL OF ONTARIO UNIVERSITIES

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Do you self-administer your insurance plans?

BROCK
Yes

CARLETON
Yes

GUELPH
Yes

LAKEHEAD
Yes

LAURENTIAN
Yes

MCMASTER
Yes

OISE
Yes

OTTAWA
Yes

QUEEN'S
Yes

RYERSON
Yes

TORONTO
Yes (Group Life and Survivor Income Benefit, Long Term Disability and Pension Plan)

TRENT
Yes

WATERLOO
Yes

WESTERN
Yes

WLU
Yes

WINDSOR
Yes

YORK
Yes

How do you communicate your benefit programs to employees?

| | TYPES | | | | |
|---|---|---|---|---|---|
| | Formal Booklets or Brochures | | Benefits Orientation Meetings & Seminars | | |
| Personal Statement of Benefits | | Benefit Summaries | | Individual Counselling | Other |
| BROCK<br>Annually | On Appointment & as updated | Annually | Upon appointment | Pre-Retirement or as requested | --- |
| CARLETON<br>Annually | On Appointment | On Request | On Request | On Request and Prior to Retirement | Periodically through Personnel Office newsletter |
| GUELPH<br>Annually | On Appointment | As Requested | Conducted with each new and retiring employee | Conducted with each new and retiring employee | New pension disclosure complying with regulations |
| LAKEHEAD<br>Annual for Pension Only | On Appointment | On appointment | --- | As requested by Employee | Periodic updating and redistribution of benefit booklets and benefit change notices |
| LAURENTIAN<br>Annually | On Appointment | Annually | --- | As Requested by Employee | --- |
| MCMASTER<br>Annually | On Appointment | On Appointment | On Request | On Request and prior to retirement | Formal Pre-retirement counselling program introduced 1983 |
| O.I.S.E.<br>Annually | On Appointment | On Appointment | On appointment and ongoing programs. | As requested | Periodic updating of benefit booklets |
| OTTAWA<br>Annually | On Appointment | On Appointment | On Request | On Request and pre and post retirement seminars | Employee Benefit statement<br>New pension disclosure pamphlet<br>Complete employee handbook. |
| QUEEN'S<br>Annually | On Appointment | On Appointment | On Appointment and on request | On Request and prior to retirement | Annual Pension Meeting, periodic communications and retirement planning seminars. |

How do you communicate your benefit programs to employees?

| | TYPES | | | | |
|---|---|---|---|---|---|
| | Personal Statement of Benefits | Formal Booklets or Brochures | Benefit Summaries | Benefits Orientation Meetings & Seminars | Individual Counselling | Other |
| RYERSON<br>Annually<br>Pension Only | | Being revised for distribution early 1987 | --- | Part of orientation program held monthly and on request | As Requested | periodically through university paper |
| TORONTO<br>Annually | | On Appointment<br>On Request | On Appointment<br>On Request | On Appointment: Conducted with new and retiring employees; benefit information sessions on department request. | As Requested and Prior to Retirement | Periodically through University paper and annual benefit change letter. |
| TRENT<br>Annually<br>Pension only | | On Appointment | Included in Staff Association Agreement | On Appointment and when coverage changes | On Request | Periodically Through University Paper and Benefits Bulletins |
| WATERLOO<br>Annually | | On Appointment | On Request | On Appointment | On Request | Periodically Through University Paper, Personnel Newsletter |
| WESTERN<br>Annually | | On Appointment | --- | On Appointment | On Appointment and prior to Retirement | Annual Pension Meetings and periodic communications |
| W.L.U.<br>Annually | | Annual | Annual | As Required | On Appointment | Periodic Benefits Bulletins |
| WINDSOR<br>Annually | | On Appointment | On Appointment | On Appointment & seminars | On Request | Annual Benefit Statement |
| YORK<br>Annually | | On Appointment | Annually | On Appointment | On Request | periodically through benefit bulletins. |

Are you planning any changes to your benefit plans this next year either in the benefits themselves or in the cost sharing arrangements?

BROCK

No

CARLETON

No

GUELPH

Continuing Academic-Administration Committee to review Pensions & Benefits. Benefits for part-time employees being pursued.

LAKEHEAD

No

LAURENTIAN

The Benefits Committee will be reviewing our group insurance plans.

MCMASTER

Pension Plan: Revisions for new legislation, tax regulations, and max. benefit.
LTD Plan: Revisions due to changes in CPP.

O.I.S.E.

Faculty - No
Support Staff - 75% Maternity Sub Plan has been included for Professional Staff. For Faculty & Staff: Pensionable service to December 31, 1985 has been indexed at 60% of CPI (to a maximum of 8%).

OTTAWA

Yes possibly.

QUEEN'S

NONE

RYERSON

Yes - adding voluntary to a Group RRSP through payroll deduction

TORONTO

1) Review and implement any changes to the Pension Plan as will be required under the revised Pension Benefits Act of Ontario.
2) Review all other benefit plans to ensure competitiveness and flexibility.

Are you planning any changes to your benefit plans this next year either in the benefits themselves or in the cost sharing arrangements?

TRENT

Yes - Change in coverage and cost sharing in long-term disability insurance for faculty and senior administration; early retirement pension plan options for Faculty.

WATERLOO

An overall review of the Pension & Benefits plans was completed by the Pension & Benefits Committee, in consultation with Mercers, and proposed changes were communicated to faculty and staff. Major highlights include: Extended Health Care Plan through Blue Cross with the addition of Emergency and Payment Assistance Program; increase in maxima in dental plan and policy of future increases to maxima and deductibles under extended health and dental plans; introduction of age-related premium rates on life insurance and optional spousal insurance; Retirement Benefits - change in Final Average Earnings calculation to average of the best 36 consecutive months in the last 10 years; at least one half of the pension entitlement must be funded by the University - any excess will be available for an increased pension; change in post-retirement life insurance to flat $2500 for future retirements; indexing of deferred pensions; change in pension plan contribution to share increases in Canada Pension Plan contributions equally between members and the University; change rate of interest credited on required contributions to the 4-year5 moving average rate of investment return. The aforementioned changes are proposed for January 1, 1987 (pension changes) and July 1, 1987 (other benefits changes), and are subject to approval by the Board of Governors.

WESTERN

NONE

WLU

Possible update of ODA schedule in Dental Plan and addition of vision/hearing program.

WINDSOR

Faculty - Gr. Life 3 x Sal. Max. $200,000
Eff. July 1/85 L.T.D. 80% of Sal. Max $3500.00 monthly benefit
Executives " " " " " " "

YORK

changes to benefit plans are negotiated

13

14

Do you provide accidental death and dismemberment insurance on a voluntary basis or through your life insurance contract?

BROCK

AD & D is compulsory at same volumes of insurance as life insurance but a separate policy.

CARLETON

No

GUELPH

No

LAKEHEAD

On a voluntary basis

LAURENTIAN

Through our life insurance contract

MCMASTER

On a voluntary basis

O.I.S.E.

through life insurance contract - slight variation in maximum, coverage is compulsory.

OTTAWA

On a voluntary basis

QUEEN'S

No

RYERSON

On a voluntary basis

TORONTO

No

TRENT

Life Insurance and survivor income through group life policy; death benefit through pension plan. No dismemberment insurance.

WATERLOO

No

Do you provide accidental death and dismemberment insurance on a voluntary basis or through your life insurance contract?

WESTERN

On a voluntary basis.

WLU

Through the life insurance plan

WINDSOR

Through group life contract - Citadel General

YORK

On a voluntary basis.

Please describe your maternity leave policy for staff and faculty

BROCK

Staff: Provisions for Maternity Leave are set out in the Employment Standards Act (Ontario) which provides for leave without pay for a period of 17 weeks.

A staff member who has been employed for one year and eleven weeks is entitled to return to her previous position or a position of a comparable nature without a reduction in salary.

The staff member may initiate the leave within eleven weeks of the expected date of delivery. She must provided two weeks written notice of her intention to take the leave and provide her employer with a doctor's statement which sets out the expected date of delivery.

She may not return to work for a period of six weeks following delivery unless her doctor provides written consent to return within the six week period.

The University may provide extensions to the above periods of leave as they are requested and if they are reasonable under the circumstances.

Faculty:
Eligibility: Those eligible for maternity leave must be full-time faculty employed for 12 months per year and continuously employed at Brock University for at least 12 months. In special circumstances, other full-time female faculty may also be considered eligible.
Length of Leave: Normally, leave will be granted for a maximum period of seventeen weeks. Leave may voluntarily be shorter than this period, although if a woman wishes to work before six weeks' post-delivery, a medical certificate is required. If the Pregnancy results in medical complications, leave will be extended, but will not exceed six months in total.
Distribution of Leave: The employee is entitled to begin her maternity leave at any time within eleven weeks before the expected date of birth. She must, however, give the University three months' notice in writing of the date upon which she intends to begin her leave and a medical certificate indicating the expected date of birth. She is entitled to a fixed minimum post-natal leave of six seeks after the actual date of the birth or ending after no more than seventeen weeks from the beginning of the leave, whichever is later.
Tenure, Promotion and Merit: In view of the fact that a maternity leave may reduce the faculty member's time for research and other duties, and hence place her in an unfavourable position with respect to a pending tenure or promotion decision, it is recommended that such decisions may be postponed for a maximum one one year at the faculty member's request, regardless of the number of leaves taken during that period. Merit rating decisions shall ignore the period during which a faculty member is one maternity leave.
Benefits: Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.
Salary: Current salary will continue for two weeks of maternity leave, and 95% of current salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the woman should apply for sick leave pay and/or long term disability pay.

CARLETON

Staff: (a) The University grants maternity leave on request in accordance with the provisions of the Employment Standards Act of Ontario. Employees with continuing appointments who are eligible for maternity leave and U.I. benefits receive from the University, 95% of normal salary less U.I. benefits for a maximum period of seventeen weeks from the commencement of the leave. While on maternity leave, employees continue to participate in the University benefit plans on a normal cost sharing basis.

(b) Upon request, the employee may be granted up to three (3) months' leave of absence, without pay, in addition to the standard maternity leave. Such permission shall not be unreasonably withheld. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

Please describe your maternity leave policy for staff and faculty

CARLETON (cont'd)

Faculty: An employee shall upon applications be granted maternity leave subject to the following conditions:

(a) Application for maternity leave shall be made fifteen (15) weeks prior to the expected termination of the employee's pregnancy and shall be supported by a certificate from a qualified member of the medical profession.
(b) The employee shall have the right to continue her regular duties during pregnancy.
(c) All female members shall be eligible after the first year of their employment with the University.
(d) The maximum period of maternity leave shall be seventeen (17 weeks). If additional time is required the employee may apply for leave without pay pursuant to Article 20.1.
(e) For the first twelve (12) weeks (or less if the leave is of shorter duration) of maternity leave the employee shall continue to receive her regular salary. The employer shall maintain regular contribution to her benefit plan.
(f) For the last five (5) weeks (or less if the leave is of duration shorter than seventeen (17) weeks) of maternity leave the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the University's benefit plans.
(g) Maternity leave shall count as time worked when calculating such items as sabbatical entitlement, years to tenure, promotion and credited service for the Retirement Plan.
(h) On returning from maternity leave the employee shall be placed in her former position or in a position equivalent to her former position with no loss of seniority.
(i) The employee shall advise her immediate supervisor of her intention to return at least two (2) weeks prior to the intended date of return.

As an alternative to (e) & (f) above the employee may elect benefits as follows: (i) for the first two (2) weeks, the employer will pay 95% of the employee's regular salary; (ii) for the next fifteen (15) weeks, the employee will claim maternity benefits pursuant to the employment Insurance Act and Regulations; (iii) in addition,, the employer will pay the difference between the benefits set out in (ii) above and 95% of the employee's regular salary; (iv) the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the benefit plans; (v) the combined weekly level of Unemployment Insurance Benefits, Supplemental Unemployment Benefits, and any other earnings will not exceed 95% of the employee's regular weekly salary; (vi) Benefit contingent upon the employee's eligibility for and application for maternity benefits under the Unemployment Insurance Act and Regulations. Should the employee be ineligible or fail to apply for such benefits, or should the Act or Regulations be amended during the term of this agreement so as to reduce or eliminate the benefit available as set out in this paragraph,, the provisions of paragraph (e) & (f) above shall apply.

GUELPH

In compliance with the Employment Standards Act, the following policy is to apply throughout the University to govern the granting of leave for purposes of childbirth.

1. (a) Any female employee of the University is eligible to receive maternity leave for a period of up to seventeen (17) consecutive weeks which includes the date of birth, provided she has been employed for at least twelve (12) months and eleven (11) weeks immediately preceding the estimated date of delivery.
   (b) The employee will receive 95% of normal salary less applicable U.I. maternity leave benefits for a maximum period of seventeen (17) weeks from the commencement of the leave, providing that such employee: (i) is eligible for maternity leave; (ii) has a regular full-time appointment with the University; (iii) is not receiving other earnings or payments, such that her combined weekly income (including U.I. maternity leave benefits, supplementary payments from the University and other earnings) does not exceed 95% of normal weekly earnings.
   (c) The employee must apply for unemployment insurance benefits before the supplementary income from the University becomes payable, and the employee must provide proof that U.I. benefits are being received. An employee disentitled or disqualified from receiving U.I. maternity leave benefits is not eligible to receive supplementary payments from the University.
   (d) The employee may not claim any other form of supplementary benefits during the period of leave.
2. While on maternity leave, the employee will continue to receive University benefits on a normal cost sharing arrangement; however, participation in the Pension Plan is optional.
3. (a) The employee shall give at least two (2) weeks written notice to her Supervisor or Chairman of her intent to commence a leave of absence because of a pregnancy, and at that time will furnish a certificate signed by a legally qualified medical practitioner stating the employee is pregnant and giving the expected date of delivery.

Please describe your maternity leave policy for staff and faculty

GUELPH cont'd

(b) Six (6) weeks of the maternity leave must be used after the date of actual delivery. A shorter period of time may only be granted with a medical certificate, signed by a legally qualified medical practitioner, stating that the employee is able to resume her duties. In any event, if the Supervisor/Chairman is not certain of the employee's physical ability to perform her duties, he/she may request medical certification of such ability.

4. If additional leave is required beyond the maternity leave, the employee may request leave without pay or vacation leave entitlement.
5. It is expected that the employee will return to the University for at least one (1) year following a maternity leave.
6. The employee proceeding on maternity leave shall not forfeit any accrued employment benefits save for the right to accrue sick leave credits during her period of absence.

LAKEHEAD

Staff: Maternity Leave available after 6 months' continuous service. Employee resumes her previous position upon return to work. Length of service and vacation credits are not reduced by maternity leave.
Faculty: Entitled to seventeen weeks maternity leave, which may commence at any time during the eleven weeks prior to the expected date of delivery and which shall continue at least six weeks after the date of actual delivery unless the member provides the Dean with a certificate from a qualified Physician stating that her health will permit her to perform her usual duties. Maternity Leave shall be taken without pay.

- A member is entitled to three days paid leave at the time of receiving an adopted child.
- A member taking paternity or adoption leave shall give the Department Chairman as much advance notice as possible of the taking of the leave and shall be responsible for arrangements to cover his/her absence. A member shall confirm in writing to the Dean the duration and reasons for such leave upon his/her return to the University.
- A male member is entitled to three days paid leave at the time of the birth of his child.
- A member who is on any other form of approved leave, whether paid or unpaid, is not eligible for paternity or adoption leave.
- The Dean may authorize unpaid extensions to maternity/paternity/adoption leaves.

LAURENTIAN

Faculty: A full-time female member shall be granted maternity leave subject to the following conditions:

(a) The member shall be entitled to a paid leave of absence providing she has completed at least twelve (12) months and eleven (11) weeks of continuous service with the University.
(b) The duration of the leave shall be in accordance with the Employment Standards Act (Ontario) which provides leave for a period of seventeen (17) consecutive weeks.
(c) The leave may commence at any time during the eleven (11) weeks preceding the expected date of delivery.
(d) Any period of absence immediately preceding or following such maternity leave will be considered leave of absence without pay.
(e) The Member shall make written application to the Dean/Chief Librarian two (2) weeks prior to the date she intends to commence her leave, and at that time will provide the University with a certificate from a legally qualified medical practitioner stating that the Member is pregnant and her expected date of delivery. The Member shall give due regard to the need of the University for early notice of a prolonged period of leave, and application for maternity leave shall be made as early as possible in advance of the expected delivery date.
(f) The Member shall not return to work prior to the expiration of six (6) weeks following the actual date of delivery. A shorter period of time shall only be granted with the approval of a legally qualified medical practitioner.
(g) The Member shall advise in writing her unit head and the Dean/Chief Librarian of her intention to return to work two (2) weeks prior to the scheduled completion of her leave.
(h) If a maternity leave happens to occur during the course of a study, sabbatical or unpaid leave, the Member shall continue to receive the stipend which is consistent with the study, sabbatical or unpaid leave taken.

Administrative Staff Association, Canadian Union of Public Employees and the Support Staff Association

Sub-Plan Maternity

21 a) The objective of the plan is to supplement unemployment insurance benefits up to 95% of the employee's normal weekly earnings during maternity leave. Up to 17 weeks of maternity leave will be granted in accordance with the Employment Standards Act (Ontario). 22

Please describe your maternity leave policy for staff and faculty

LAURENTIAN cont'd b) This plan covers only temporary unemployment due to pregnancy.
c) The leave may commence at any time during the eleven (11) weeks preceding the estimated date of delivery.
d) The employee shall make written application to the Director of Personnel at least two (2) weeks prior to the date she intends to commence her leave. The application shall include a certificate from a legally qualified medical practitioner stating the estimated date of delivery.
e) No employee shall be required to return to work earlier than six (6) weeks following her actual date of delivery, nor shall she be permitted to do so unless she has the approval of a legally qualified medical practitioner.
f) The employee shall be reinstated in her former position provided the leave taken is not longer than the leave provided by the Act except where an extended leave has prior approval from the University.
g) The employee shall continue to accumulate vacation credits and seniority during her leave.
h) During the period of maternity, the University shall continue to pay the employer's share of all benefits in which the employee is registered at the time of the leave excluding contributions to the Laurentian University Pension Plan.
i) The duration of the plan is 1 year, effective July 1/86 to June 30/87.
j) An employee will be eligible for SUB payments if she qualifies for and is entitled to Unemployment Insurance maternity benefits. However, an employee will also be eligible for SUB payments when she is not receiving unemployment insurance because she is serving the UI waiting period or because she has received all the UI benefits payable to her.
k) Benefits payable under the plan are a sum, which combined with gross UI benefits equals 95% of the employee's normal weekly earnings.

MCMASTER
Intent: This policy is designed to facilitate reasonably flexible arrangements for the benefit of families at the time of the birth or adoption of children.
Eligibility: a) Full-time and regular part-time faculty and staff members who have at least one year's continuous service with the University prior to the estimated date of delivery or adoption of a child (or children) may request and will be granted a maternity leave.
b) Faculty and staff members who are already in a period of notice due to their resignation or to the University's decision to discontinue their employment, are not eligible for maternity leave.
Length of Leave: a) A leave will normally be granted to a maximum of six months. b) In exceptional circumstances, a leave may be extended beyond the six month period, at the discretion of the appropriate dean or supervisor and in the case of support staff with the approval of the Manager, Employee Relations. c) A doctor's note will be required should the faculty or staff member wish to return to work within six weeks of the birth of her natural child. (Employment Standards Act, Section 36 (5)). d) Faculty and staff members are normally expected to give one month's notice of the date of return to work, should this be different from the previously agreed date - For the first two (2) weeks of leave the University will pay 95% of her regular salary. - During the following fifteen (15) weeks of maternity leave the staff member will receive retroactively from the University a salary payment equal to the difference between 95% of the employee's regular salary and the amount of unemployment insurance maternity benefits the employee is receiving (or that she would be expected to receive if she qualified for benefits). Please see note below. When the staff member returns to work it is the responsibility of the department to reinstate the staff member in the same position, or a comparable position at the same level in the same occupational groups.
Salary for Faculty: a) If the faculty member's schedule can be arranged so that the time taken for maternity leave falls within the "continuous period of three months free from scheduled commitments to the University" (as defined in the load teaching document), salary will be continued for that period. When mutually suitable arrangements can be made to fulfill her University responsibilities, maternity leave, with full salary, will be granted to the faculty member for six additional weeks. These weeks will be scheduled before and/or after the core period of leave, in such a way that the total leave will not exceed three months plus six weeks.
b) Any faculty member who is unable to arrange for a leave within the "continuous period of three months free from scheduled commitments to the University", will be entitled to paid maternity leave for up to seventeen (17) weeks as described above for staff. It is understood that under these circumstances there is no requirement for a faculty member to carry over or otherwise make up her regularly scheduled teaching commitments for the period of the leave.
NOTE: All payments made under this policy must be in accordance with the agreement filed by the University with Canada Employment and Immigration pursuant to paragraph 57(3)d of the Unemployment Insurance regulations. As part of these requirements all such payments by the University can only commence when the faculty or staff member provides proof that she is receiving UI benefits or that she is disqualified from UI benefits because of an insufficient number of insurable weeks, or that UI benefits have been exhausted or that she is in the Unemployment Insurance Commission's waiting period. Faculty and staff members should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments will be retroactive.

O.I.S.E.
General Support Staff: Employees are entitled to a maximum of 17 weeks maternity leave without pay and shall return to same position or comparable position if credited with one year or more continuing service. Any extension or such leave must be authorized. Any request for reduction of such leave must be supported by physician's recommendation. Full vacation and sick leave credits accrue and are credited retroactively upon return to work.

Please describe your maternity leave policy for staff and faculty

O.I.S.E. cont'd

Membership in Pension Plan is suspended. Other benefits continue during maternity leave with full cost paid by employer.
Faculty: No formal policy at present time.
Academic Support Staff: a) An employee on Maternity Leave shall be paid a maternity leave allowance to maintain her income at ninety-five (95%) of her most recent salary preceding the leave, providing that the employee is eligible for maternity leave benefits according to the Unemployment Insurance Commission Regulations and an employee on a paid maternity leave as specified above shall remain in the pension plan.
CUEW Members: In respect of the period of maternity leave, payments will consist of the following:
(a) For the first two (2) weeks, payments equivalent to ninety-three percent (93%) of her regular weekly wage; and
(b) Up to fifteen (15 additional weeks, payments equivalent to the difference between the UI benefits the employee is eligible to receive and ninety-three percent (93%) of her regular wage.
Professional Support Staff: As per Academic Support Staff, but to a maximum of 75% of earnings.

OTTAWA

Support Staff
Any female member who has a regular position requiring fifteen (15) hours of work per week and who has completed twelve months of continuous service is eligible for a maternity leave and for the following benefits:
a) A seventeen (17) weeks maternity leave.
b) The University will continue to pay one hundred per cent (100%) of the regular basic earnings for an initial period of fourteen (14) calendar days.
c) During the following fifteen (15) weeks of maternity leave, the employees will receive their normal unemployment insurance benefits and the University will supplement their income to a level equivalent to ninety-five per cent (95%) of their normal salary.
d) The employee shall continue to accumulate full vacation leave during her maternity leave.

Faculty members - same as support staff.

The University must keep the position of an employee (Support and Faculty) on maternity leave available only until the end of the seventeen week (17) period of maternity leave or the six-week (6) period of post-natal leave whichever is the later.

Adoption Leave: Same as Maternity Leave Policy for both faculty and support staff except that either parent is eligible.

Paternity Leave: Fathers are entitled to two days leave to be taken in the first month after the birth of a child.

QUEEN'S

The University's maternity and adoption leave policy applies to the following female members of staff:
a) Academic or support staff who have been employed continuously for one year or more at Queen's and who hold a current appointment of a year's duration or longer.
b) Support staff or adjunct academic staff who have held five or more successive term appointments of less than one year's duration.
Any other person employed by the University and not covered in a) or b) above may be eligible for some form of maternity leave without pay in accordance with the Employment Standards Act.
The maternity leave which can be up to six months in duration should commence not later than that point in the pregnancy when the staff member can no longer perform the normal requirements of her job without risking any damage to the health of the mother or child. The leave normally should extend at least six weeks after the actual termination of the pregnancy. This six week period may be shortened at the request of the staff member supported by a written statement from her physician which confirms that she may return to work earlier. At least one month's notice would normally be given by the staff member indicating when she intends to return to work. At the conclusion of the leave the person would return to her previous position or to a position in the same type and salary grade within the same department.
A decision regarding granting of tenure to a faculty member on maternity leave may be postponed for one year at the faculty member's request.
During maternity leave the following salary and benefit provisions will apply on the understanding that the individual is committed to return to regular employment with the University following the end of the leave:
a) The University will pay 95% of the normal basic earnings for the first two weeks of maternity leave. (See Note)
b) During the following fifteen weeks of the maternity leave the employee will receive from the University a salary payment equal to the difference between 95% of the employee's normal basic earnings and the amount of unemployment insurance maternity benefit the employee is receiving or that which she would be expected to receive is she qualified for benefits. (See Note)

Please describe your maternity leave policy for staff and faculty

QUEEN'S (cont'd)

c) Any period of leave beyond the seventeen weeks shall be without pay.
d) During the full maternity leave both the staff member and the University shall continue to pay their respective shares of the costs of her coverage under the various staff benefit plans.
e) Vacation credits will continue to accrue while a person is on maternity leave provided she returns to work for at least one month.
f) A female staff member who adopts a child is subject to the same rights and obligations as those granted f
g) Unusual pregnancy or birth situations may occur where the normal application of this policy may be inappropriate. Such special cases should be reviewed with Personnel Services.

Note: All payment made under this policy (except those for adoption leave under f above) must be in accordance with the agreement that had to be filed by the University with Canada Employment and Immigration pursuant to paragraph 57(3)d of the Unemployment Insurance regulations. As part of these requirements all such payments by the University can only commence when the staff member provides proof that she is receiving UI benefits or that she is disqualified from UI benefits because of any insufficient number of insurable weeks, or that UI benefits have been exhausted or that she is in the Unemployment Insurance Commissions waiting period. Staff should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments will be retroactive.

RYERSON

Follow Employment Standards Act - all benefits continued - Ryerson pays 93% of salary for first two weeks, after that pays 93% of salary less the U.I.C. benefit for 15 weeks - pension contributions based on salary paid during leave.

TORONTO

Faculty & Administrative Staff - SUB Maternity Leave Plan (effective July 1, 1984)

The objective of the Plan is to supplement Unemployment insurance benefits up to 95% of regular earnings during the period of maternity - 17 weeks in accordance with the Employment Standards Act (Ontario). Written application and a copy of the Doctor's certificate indicating the expected date of delivery is required at the earliest date prior to commencement of maternity leave. The first two weeks, while in the U.I.C. waiting period, the University pays 95% of salary and the following 15 weeks the University pays the difference between U.I. benefits and 95% salary. After expiry of maternity leave the staff member is reinstated to her former position with no loss of vacation credit or seniority. Benefit plans are continued through regular payroll deduction with regular subsidies throughout the period of maternity. If a staff member should return to work prior to the required 6 week post delivery period then a letter from a legally qualified medical practitioner is required approving the early return.

In the event that the faculty or administrative staff member is unable or unwilling to make the commitment to return to her duties at the University following her confinement or she will not meet the one year of continuous service as of the expected date of delivery she can request maternity leave without pay for up to a maximum of 17 weeks. The University will continue its regular portion of benefit premiums for the duration of the maternity leave and the employee is required to pay her portion by personal cheque.

Faculty & Administrative Staff SUB Adoption Leave Plan (effective July 1, 1985)

Same as above SUB Maternity Leave Plan with the provision that leave is granted to only one adoptive parent (if both staff of U of T) and the leave is to commence at the time the child(ren) are scheduled to arrive in the adoptive home. Plan is consistent with U.I. and legislated regulations.

TRENT

Staff:

A staff member is entitled to a flexible seventeen (17) week unpaid leave of absence for pregnancy provided the member has a minimum of ten (10) months continuous service prior to the expected date of delivery as indicated by her medical certificate. The member is required to give two (2) weeks written notice of the date on which she intends to begin her leave. All members may begin their leave at any time within eleven (11) weeks before the expected date of delivery. The University may initiate the leave if it can be shown that the member cannot manage her normal workload adequately or that conditions dangerous to her unborn child or herself might prevail. If a staff member is required to be absent for a period longer than seventeen (17) weeks as certified by a legally qualified medical practitioner, or if her work is materially affected by her pregnancy, and the University requires an extension of leave, any further leave period is covered under the University's sick leave policy. The staff member is entitled to not less than six (6) weeks post-natal leave after the date of birth. The Employment Standards Act insures the right of the employee to return to the same or a comparable job without loss of seniority or benefits or drop in salary, if pregnancy leave of no longer than seventeen (17) weeks is taken. During this leave, the total cost of continuing membership in the University's benefit plans, except the Pension Plan, will be borne by the University, and any replacement will be a casual appointment. At least four (4) weeks before the expiration of the pregnancy leave, a staff member may apply to the Department of Staff Relations for an additional leave of absence without pay for up to twelve (12) weeks. This request for additional leave shall not be unreasonably denied subject to workload requirements. Vacation credits are not accrued during pregnancy leave, but if the staff member returns to work on a regular basis, leave of absence is accumulated as time worked for seniority purposes.

Please describe your maternity leave policy for staff and faculty

TRENT (cont'd)
Maternity and Adoption Leave Sub Plan: After a staff member has been employed at Trent University for one year, she can file for maternity or adoption leave under this sub plan. Under this plan the University will pay 95% of the staff member's normal salary or wages for the first two (2) weeks and for the next fifteen (15) weeks, the University will supplement the benefit paid by the Unemployment Insurance Commission so that the total from both sources will equal 95% of salary or wages. After the first two (2) weeks, the recipient will be required to produce a record of payment from the Unemployment Insurance Commission before the University can pay the supplement. To be eligible for this benefit, a staff member must have worked at Trent University for twelve (12) months and be planning to return to work at the end of seventeen (17) weeks for a period equal to the period of leave. An agreement must be signed by the candidate promising to repay the University the University's portion if the staff member decides not to return to work. During this period of leave, the cost of continuing in the benefit plans will be shared as if the staff member were fully employed. During maternity leave vacation credits do not accrue unless the staff member returns to work at the end of seventeen (17) weeks for a period of seventeen (17) weeks.

Faculty:
In the light of the on-going professional responsibilities of members, the Board agrees to continue the past practice of allowing female members to choose up to 17 weeks of pregnancy and maternity leave preceding and/or following the expected date of birth without loss of salary and benefits.

Paternity and Adoption Leave:
Upon giving proper notice, a member shall be entitled to leave with full salary and benefits of up to five days on the occasion of becoming a father or adopting a child.

CUEW
Where a pregnant employee has been employed in a bargaining unit position in at least three (3) of the preceding eight (8) academic sessions, or in the last two (2) immediately preceding regular academic sessions, she shall be entitled to paid leave of up to three-thirty-fifths (3/35ths) of her appointment, and up to fourteen (14) additional weeks of unpaid leave. Where the employee does not qualify for any paid leave she shall be entitled to up to seventeen (17) weeks of unpaid leave. All requests for maternity leave shall be made in writing to the immediate supervisor (with a copy to the Dean) and shall indicate the expected date of delivery.

Paternity and Adoption Leave:
Upon written request to the immediate supervisor (with a copy to the Dean), an employee may be granted leave of up to five (5) working days on the occasion of becoming a father or adopting a child, provided that the total amount of paid paternity or adoption leave in any one academic session shall not exceed one-thirty-fifth (1/35th) of the total appointment.

WATERLOO

To be eligible a faculty or staff member must be a regular, full-time employee for at least one year prior to the expected birth or adoption date.
Eligible faculty and staff members receive 95% of normal salary, less applicable Unemployment Insurance maternity or adoption leave benefits for a maximum period of 17 consecutive weeks from the commencement of the leave. Intention to return to the University must be declared in writing; those who do not intend to return to work are not eligible for supplementary payments. A faculty or staff member who voluntarily leaves the University during the 6 month work period following a maternity or adoption leave will be required to repay the supplemental payments to the University.
The University may initiate a maternity leave at any time during the eleven-week period preceding the expected date of birth when the performance of normal duties is materially affected by the pregnancy; faculty and staff shall not normally return to work earlier than the first working day of the seventh week following the date of delivery. Vacation will not be reduced provided that faculty and staff comply with the parental leave policy and return to work for at least one month following expiration of the leave. Salary actions normally will not be affected or deferred by the length of the leave; overall performance will be the basis for these considerations. Decisions on promotion or tenure may be postponed for a maximum period of one year at the faculty member's request.
If additional leave is desired, the faculty or staff member may request an unpaid leave of absence or vacation pay entitlement.
Paternity leave: if a male faculty or staff member wishes to be absent from work on occasion during the period around the birth or adoption of his child the practice of personal leave at management discretion, which currently provides time off with pay for bereavement and other personal emergencies, should be extended to include paternity leave. This same philosophy could be applied to the male or female faculty or staff member in the case of adoption; this specifically includes the case where the other parent is receiving a UIC-supported adoptive leave.

Please describe your maternity leave policy for staff and faculty

WESTERN

Administrative and Academic Staff excluding members of Certified Bargaining Units - CUPE, CGA, and Engineers.
Policy 1.) The University of Western Ontario provides for pregnancy leave for members of the regular full-time administrative and academic staff (hereafter referred to as member) who have worked for the University for at least one year as of the probable date of delivery. 2.) A member is expected to work for the University for at least six months following the date of her return from her pregnancy leave. Should a member not satisfy this condition, she will be indebted to the University for the sum of the monies paid to her by the University during her pregnancy leave. 3.) Pregnancy leave is a flexible leave for up to seventeen weeks with pay and benefits as specified in Section 4 and 5. 4.) A member who qualifies for pregnancy leave under the provisions of this Pregnancy Leave Policy is eligible for: (i) 95% of the salary at the time of the initiation of the leave paid by the University for the initial two-week waiting period prior to the commencement of Unemployment Insurance benefits; and (ii) the difference between Unemployment Insurance benefits and 95% of the salary at the time of the initiation of the leave, not to exceed fifteen weeks, paid by the University, provided the member makes application for and qualifies for Supplemental Unemployment Insurance benefits. In no case will the total amount of the Supplemental Unemployment Benefits, unemployment gross benefits and any other earnings received by the member exceed 95% of the member's salary at the time of the initiation of the leave. 5.) During the period of paid pregnancy leave, the University will continue the member on full benefits through regular payroll deductions. 6.) Pregnancy leave may be initiated by that member at any time within eleven weeks of the expected delivery date. 7.) Pregnancy leave ends six weeks after the actual date of birth or no later than seventeen weeks from the beginning of the leave, whichever is later. 8.) Leave in excess of seventeen weeks required for medical reasons relating directly to a member's pregnancy and/or delivery of an infant may be treated in accordance with the University's Sick Leave Policy. In such case, the member should immediately contact the Chairman, Dean, Budget Head, or supervisor. 9.) Leave of absence in excess of the seventeen-week period, except for medical reasons (see 8 above), may be taken without salary in accordance with the University's Policy on Leave of Absence Without Salary. 10.) Eligible members may apply for reasons of pregnancy, for reduced responsibility in accordance with the University's Reduced Responsibility Policy. 11.) There is not accumulation of vacation entitlement during this leave. 12.) This policy will remain in effect until 1 July 1988, at which time it may be renewed following amendments as deemed appropriate and resubmission for approval to the Canada Employment and Immigration Commission.

WILFRID LAURIER

Staff: Maternity Leave is granted in accordance with the provisions of the Employment Standards Act of Ontario.
Faculty: Maximum leave of 6 months with full salary and benefits.

WINDSOR

1. A member who is pregnant shall be entitled to leave according to the terms of this Article if she has been employed by the University for a period of at least twelve (12) months and eleven (11) weeks immediately preceding the estimated day of her delivery, whether such employment commenced before or after the date of commencement of this Agreement. The member shall be entitled upon her application therefor to a maternity leave of at least six (6) months from her employment, or such shorter maternity leave as the member may request, commencing during th4e period of eleven (11) weeks immediately preceding the estimated day of her delivery. 2. Notwithstanding clause 1. and subject to clause 5., where the actual date of her delivery is later than the estimated day of her delivery, the maternity leave shall not end before the expiration of six (6) weeks following the actual date of her delivery. 3.The member shall give the Dean or his/her designate two (2) weeks notice in writing of the day upon which she intends to commence her maternity leave and furnish the Dean or his/her designate with the certificate of a legally qualified medical practitioner stating that she is pregnant and giving the estimated day upon which delivery will occur in his/her opinion. 4. Subject to clause 5. a member may, with the consent of the Dean or his/her designate, shorten the duration of the maternity leave requested under clause 1. 5. A member may shorten the duration of the six (6) week period mentioned in clause 2. upon giving the Dean or his/her designate one (1) week's notice of her intention to do so and furnishing the Dean or his/her designate with the certificate of a legally qualified medical practitioner stating that she is able to resume her work. 6. A member who does not apply for maternity leave under clause 1. and who is otherwise entitled to maternity leave hereunder, shall be entitled to and shall be granted maternity leave in accordance with this clause upon providing the Dean or his/her designate before the expiry of two (2) weeks after she ceased to work with a certificate of a legally qualified medical practitioner stating that she was not able to perform the duties of her employment because of a medical condition arising from her pregnancy, and giving the estimated day upon which, in his/her opinion, delivery will occur or the actual date of her delivery. 7. A member who intends to resume her employment on the expiration of a maternity leave granted to her under this Article shall so advise the Dean or his/her designate and on her return to work the University shall reinstate the member to her position at not less than her salary at the time her maternity leave began and without loss of seniority or benefits accrued to the commencement of her maternity leave. 8. In addition to the rights to maternity leave granted under the foregoing clauses of this Article, a member shall also be entitled during maternity leave to a maximum of seventeen (17) weeks of such leave with full salary and all other rights, privileges and benefits. 9. During the unpaid part, if any, of this maternity leave, a member shall be entitled at her sole expense to participate in any or all of the University's fringe benefit Plans (including the University Retirement Plan) for members from time to time in

Please describe your maternity leave policy for staff and faculty

WINDSOR cont'd
force if and so long as such plans permit. 10. Upon the request of a member on reasonable notice, the University shall grant a leave of absence of up to fourteen (14) days with full salary and all other rights, privileges and benefits upon the adoption of a child. 11. A paternity leave shall be granted upon the request of a member on reasonable notice upon which the University shall, upon the birth of a child, grant a leave of absence of up to seven (7) days with full salary and all other benefits and privileges. 12. The provisions of this Article shall not preclude the making of alternative arrangements acceptable to the member and the Dean or his/her designate. The Dean shall give particulars of such arrangements to the Association.

YORK

Faculty:
Maternity, Paternity, and Adoption Leave: A female employee shall be granted maternity leave with full salary and benefits for a period of up to (17 seventeen weeks, to be taken at the discretion of the employee during the period(s) preceding and/or following the birth of her child or, for a period of up to (8) eight weeks during the period immediately following her adoption of an infant (ie. less than two years old at the time of adoption). An employee shall, if she so chooses, have the right to continue with her regular duties during pregnancy. Should the health of the mother or child require additional time off from University duties, the employee may apply to her Dean/Director of Libraries for a leave of absence without pay for an additional period of up to twelve (12) weeks. Application for maternity leave shall be made as early as possible in advance of the expected delivery date. The employee shall give due regard to the need of the University for early notice of a prolonged period of leave.

The teaching/professional and service responsibilities of an employee on maternity leave of less than one month shall normally be assumed by her colleagues without additional expense to the Employer. If an employee takes maternity leave of longer than one month, the Employer will normally arrange for a substitute or shall provide appropriate remuneration or other compensation to colleagues who assume her duties.

Leave with full salary and benefits of up to five (5) days shall be granted to a male employee on the occasion of the birth of his child. The teaching/professional and service responsibilities of employees on paternity leave shall normally be assumed by their colleagues without additional expenses to the Employer.

Leave of absence of up to five (5) days shall be granted to employees upon the adoption of a child. Employees in this case shall provide the Dean/Director

of Libraries or Chairperson (where applicable) with as much notice as possible of impending adoption for which leave is to be taken. The teaching/professional and service responsibilities of employees on adoption leave shall normally be assumed by their colleagues without additional expenses to the Employer.

C.U.P.E. and Security

Maternity Leave

An employee who is pregnant and who has been employed by the University for a period of at least 12 months immediately preceding the estimated day of her delivery, shall be entitled upon her application to a leave of absence without pay of at least seventeen weeks, or such shorter leave as she may request, commencing during the eleven weeks immediately preceding the estimated day of her delivery.

The University's regular portion of the employee's benefit premiums shall continue to be paid during pregnancy leave, and the employee shall continue to accrue seniority for the duration of such leave.

No employee shall be required to return to work following pregnancy leave earlier than six weeks following her actual date of delivery; nor shall she be permitted to do so unless she has given one week's notice of her intention to return and has furnished her Supervisor with the certificate of a legally qualified medical practitioner stating that she is able to resume her work.

An employee shall give her Supervisor two weeks' notice in writing of the day upon which she intends to commence her pregnancy leave, and shall furnish her Supervisor with the certificate of a legally qualified medical practitioner stating that she is pregnant and giving the estimated day upon which delivery will occur.

Please describe your maternity leave policy for staff and faculty

YORK cont'd

An employee who intends to resume her employment on the expiration of her pregnancy leave shall inform her supervisor of her approximate date of return when she applies for leave. If the leave requested is not longer than the leave allowed by law, upon her return to work she shall be reinstated in her former position. If the employee requests a further leave of absence, without pay, Article 14 - Leave of Absence Without Pay will apply.

The University may require a pregnant employee to commence leave at any time when the duties of her position cannot reasonably be performed by the pregnant woman, or the performance of her work is materially affected by the pregnancy.

Professional and Managerial Staff
Effective September 1st, 1979

A female employee, who has been employed by the University for a period of at least twelve months immediately preceding the estimated date of delivery of her child, shall be granted maternity leave with full salary and benefits for a period of up to fifteen weeks plus two additional weeks without pay to be taken at an appropriate time during the period immediately preceding and/or following the birth of her child. The University may require the employee to commence maternity leave at a specific time should it be evident that she cannot reasonably perform the duties of her position.

Support Staff

Parental Leave: An employee who is pregnant, and who has been employed by the University for a period of at least twelve months immediately preceding the estimated day of her delivery, shall be entitled upon her application to a leave of absence without pay of at least seventeen weeks, or such shorter leave as she may request, commencing during the eleven weeks immediately preceding the estimated day of her delivery. The University will supplement the benefit paid by the Unemployment Insurance Commission for fifteen weeks so that the total from both sources will equal 90% of the employee's normal salary. In addition the University will pay the employee for the first two weeks of leave, i.e. the Unemployment Insurance Commission's unpaid waiting period - an amount equal to 90% of her normal earnings. In order to receive the above payments, the employee will be required to produce a record of payment from the Unemployment Insurance commission upon her return to work. The above shall apply to those employees who commence a pregnancy leave on or after the date written notice of ratification is received by the University. The University and the employee shall continue to pay their regular portions of the premiums for the Employee Benefit Plans during pregnancy leave, and the employee shall continue to accrue seniority for the duration of such leave. No employee shall be required to return to work following pregnancy leave earlier than six weeks following her actual date of delivery; nor shall she be permitted to do so unless she has given one week's notice of her intention to return and has furnished her Supervisor with the certificate of a legally qualified medical practitioner stating that she is able to resume her work. An employee shall give her Supervisor two weeks' notice in writing of the day upon which she intends to commence her pregnancy leave, and the intended duration of such leave. She shall furnish her Supervisor with the certificate of a legally qualified medical practitioner stating that she is pregnant and giving the estimated day upon which delivery will occur. 'An employee who intends to resume her employment on the expiration of her pregnancy leave shall inform her Supervisor of her approximate date of return when she applies for leave. Upon her return to work she shall be reinstated in her former position. If the employee requests a further leave of absence, without pay, Leave of Absence Without Pay - will apply. The University may require a pregnant employee to commence leave at any time when the duties of her position cannot reasonably be performed by the pregnant woman, or the performance of her work is materially affected by the pregnancy. An employee shall be granted up to three days absence with pay for paternity or adoption leave. If the employee requests a further leave of absence, without pay, - Leave of Absence Without Pay will apply.

## ONTARIO HEALTH INSURANCE PLAN

| University | Type of Cost Sharing Commitment | Employee Premium | | Employer Premium | |
|---|---|---|---|---|---|
| BROCK | Maintenance & Housekeeping percentage basis | NIL | | 100% | |
| | All other employees fixed dollar | NIL | | Single | 29.75 |
| | | | | Family | 59.50 |
| CARLETON | 30% of Premium | Academic Union | | | |
| | 50% of Premium (From May 1, 1987) | Single | 29.75 | Single | NIL |
| | | Family | 59.50 | Family | NIL |
| | 90% of Premium | C.U.O.E. & G.W. | | | |
| | | Single | 2.97 | Single | 26.78 |
| | | Family | 5.95 | Family | 53.55 |
| | 75% of Premium | Union and Union Exempt Support Staff | | | |
| | | Single | 7.44 | Single | 22.31 |
| | | Family | 14.87 | Family | 44.63 |
| | 100% | All Others | | | |
| | | Single | NIL | Single | 29.75 |
| | | Family | NIL | Family | 59.50 |
| GUELPH | 66 2/3% of Premium | Single | 10.20 | Single | 19.55 |
| | | Family | 20.88 | Family | 38.62 |
| LAKEHEAD | 100% of premium. | Single | NIL | Single | 29.75 |
| | | Family | NIL | Family | 59.50 |
| LAURENTIAN | | Single | NIL | Single | 29.75 |
| | | Family | NIL | Family | 59.50 |
| MCMASTER | 73.5% of Premium | Single | 7.89 | Single | 21.86 |
| | | Family | 15.77 | Family | 43.73 |
| O.I.S.E. | 50% of Premium | Faculty | Single | 14.87 | |
| | | Family | 29.75 | Single | 14.88 |
| | | | | Family | 29.75 |
| | 100% of Premium | Academic Support, General Support and Professional | | | |
| | | Single | NIL | Single | 29.75 |
| | | Family | NIL | Family | 59.50 |
| OTTAWA | 25% of Premium | Single | 22.31 | Single | 7.44 |
| | | Family | 44.62 | Family | 14.88 |

## ONTARIO HEALTH INSURANCE PLAN (Cont'd)

| University | Type of Cost Sharing Commitment | Employee Premium | | Employer Premium | |
|---|---|---|---|---|---|
| QUEEN'S | 66 2/3% of Premium | Single<br>Family | 9.92<br>19.83 | Single<br>Family | 19.83<br>39.67 |
| RYERSON | 100% of Premium | NIL | | 100% | |
| TORONTO | 58% of premium | Single<br>Family | 12.50<br>24.99 | Single<br>Family | 17.25<br>34.51 |
| TRENT | 50% of premium effective July 1, 1985 | Faculty<br>Single<br>Family | <br>14.88<br>29.75 | <br>Single<br>Family | <br>14.87<br>29.75 |
| | 100% of premium effective March 1, 1986 | Staff<br>NIL | | 100% | |
| | 50% of premium effective July 1, 1985 | C.U.E.W<br>Single<br>Family | <br>14.88<br>29.75 | <br>Single<br>Family | <br>14.87<br>29.75 |
| WATERLOO | 77% paid by University | Single<br>Family | 6.84<br>13.68 | Single<br>Family | 22.91<br>45.82 |
| WESTERN | Faculty - 18.85% of Premium | Single<br>Family | 24.14<br>48.28 | Single<br>Family | 5.61<br>11.22 |
| | Staff - 50% of Premium | Single<br>Family | 14.87<br>29.75 | Single<br>Family | 14.88<br>29.75 |
| | C.U.P.E. - 90% of Premium | Single<br>Family | 2.97<br>5.95 | Single<br>Family | 26.78<br>53.55 |
| | P.T. Temp - 50% of Premium | Single<br>Family | 14.87<br>29.75 | Single<br>Family | 14.88<br>29.75 |
| WLU | 100% of Premium | NIL | | 100% | |
| WINDSOR | 100% of Premium | NIL | | 100% | |

ONTARIO HEALTH INSURANCE PLAN (Cont'd)

| University | Type of Cost Sharing Commitment | Employee Premium | | Employer Premium | |
|---|---|---|---|---|---|
| YORK | 90% of Premium | Support Staff | | | |
| | | Single | 2.97 | Single | 26.78 |
| | | Family | 5.95 | Family | 53.55 |
| | 50% of Premium | Prof. & Managerial | | | |
| | | Single | 14.87 | Single | 14.88 |
| | | Family | 29.75 | Family | 29.75 |
| | 50% of Premium | Faculty | | | |
| | | Single | 14.87 | Single | 14.88 |
| | | Family | 14.87 | Family | 29.75 |
| | 90% of Premium | I.U.O.E. | | | |
| | | Single | 2.97 | Single | 26.78 |
| | | Family | 5.95 | Family | 53.55 |
| | 90% of Premium | C.U.P.E. | | | |
| | | Single | 2.97 | Single | 26.78 |
| | | Family | 5.95 | Family | 53.55 |
| | 90% of Premium | U.P.G.W.A. | | | |
| | | Single | 2.97 | Single | 26.78 |
| | | Family | 5.95 | Family | 53.55 |
| | Not Based on % | Post Doc. | | | |
| | | Single | 24.25 | Single | 5.50 |
| | | Family | 54.00 | Family | 5.50 |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **BROCK** | | | | | | | | |
| **Up to $5 for private hospital room, charges of registered nurse, pres. drugs & medicines, diagnostic x-ray & lab exams, x-ray radium, radioactive isotopes therapy, rental of iron lung, hospital bed, etc., purchase of artificial eyes, local ambulance service, anaesthesia and oxygen. Eyeglass rider to $80 in a 2 year period.** | All full-time faculty and staff | Upon appointment | $10. S<br>$20. F | 100% | NIL | $11.34 S<br>$28.43 F | Confederation Life | YES |
| Semi-private hospital. | All full-time faculty and staff | Upon appointment | n/a | n/a | NIL | $ 2.96 S<br>$ 8.71 F | Confederation Life | YES |
| **CARLETON** | | | | | | | | |
| **Ambulance services medical aids & appliances, pres. drugs & medications, private duty nursing services of the following: osteopath naturopath, podiatrist, clinical psychologist, psysiotherapist, chiropractor, etc. to the extent that such services are not covered under OHIP. Semi-Private hospital accommodation.** | All full-time and part-time employees with continuing or term appointments | Upon Appointment | $25. S<br>$50. F | 80% | - C.U.O.E. & G.W.<br>$ .57 S<br>$ .99 F<br>Union and Union Exempt Support Staff<br>$1.42 S<br>$4.98 F<br><br>semi-private hospital expenses not subject to deductions and co-insurance.<br><br>All Others | <br>$ 5.13 S<br>$17.94 F<br><br>$ 4.28 S<br>$14.95 F<br><br><br>$ 6.10 S<br>$19.93 F | Great West Life | YES<br>Cross experience rated with dental plan |
| **GUELPH** | | | | | | | | |
| **Pres. drugs, x-ray radium & radioactive isotopes, special nursing, physiotherapists, dental procedures, ambulance, rental of wheel-chairs, hospital beds, iron lungs, splints, trusses, braces, crutches, casts, artificial limbs, eyes. Semi-private hospital accommodation. psychologists, masseurs; chiropractors, podiatrists, out of province coverage. Accidental dental coverage, vision care, hearing aids. Dependant children to age 25 if full time university or college students.** | All regular faculty and staff and full-time over 6 mos. | Upon appointment | No deductible<br>$1.00 payment per prescription | 100% paid | NIL | $14.72 S<br>$35.54 F | Mutual Life | YES |

SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **LAKEHEAD** | | | | | | | | |
| Difference between ward and semi-private hospital, pres. drugs, services of private nurse, physiotherapist, psychologist, ambulance service, durable equipment, accidental injury to natural teeth, some outside of Canada coverage. | All full-time permanent staff | date of employment | $15 Single<br>$30 Family | 100% after deductible on prescription drug 80% after deductible on all other services | NIL S<br>NIL F | $ 7.94 S<br>$23.98 F | Sun Life | YES |
| **LAURENTIAN** | | | | | | | | |
| Pres. drugs, oxygen, fees of a private nurse, charges for ambulance, accidental injury to natural teeth, wheelchairs, physiotherapist, psychologist, speech therapist, podiatrist, chiropractor, vision care, hearing aid | All full-time employees | 1st day of the month coincident with or following date of employment | 35¢ per prescription | n/a | $ 6.48 S<br>$19.35 F | $ 6.48 S<br>$19.35 F | Confed. Life | YES |
| Semi-Private Coverage | All full-time employees | Upon appointment | n/a | n/a | $2.28 S<br>$4.56 F | NIL | Blue Cross | NO |
| **MCMASTER** | | | | | | | | |
| Pres. Drugs, private duty nursing, balance of ambulance, durable equipment rented for temp. therapeutic use. Semi-private room charge plus $10.00 per day if private room expense. No deductible on semi-private charge. Accidental damage to natural teeth. Out of Province coverage for difference between charge & OHIP reimbursement for emergency hospitalization and doctor's expenses. Clinical psychologists $15.00 per 1/2 hour session to a maximum of | Persons who receive OHIP coverage through Univ. group are required to have Major Medical Policy | 1st day of employment | $25/person<br>$50/max/family | 100% | NIL S<br>NIL F | $ 6.00 S<br>$17.30 F | Sun Life | NO admin. services only, plan self insured. |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| MCMASTER (cont'd) $225.00 per year. Speech therapists to a maximum of $200.00 per year. Chiropractors or physio therapists $15.00 per visit to a maximum of $225.00 per year. Podiatrists, osteopaths $15.00 per visit to a maximum of $225.00 per year. Prosthetic devices. Care in a licenses convalescent home $20.00 per day - 120 days per year. Vision care for staff, $100 max. benefit every 24 months. | | | | | | | | |
| O.I.S.E. | | | | | | | | |
| Up to $20 per day for private/semi private room. 100% of Ambulance service, Registered Nurse Physiotherapist, Artificial limbs and eyes, casts, crutches and surgical supplies needed to illness or injury, oxygen and equipment, rental of iron lung, wheelchair of hospital bed, blood and blood plasma. 90% pres. drugs. Some outside of Canada coverage. | Faculty with 35% appointment or more Support Staff with 25% appointment or more | Upon appointment | 10% of prescription drugs | n/a | NIL | $12.68 S<br>$32.52 F | Confederation Life | YES |
| Vision Care - Academic Support<br>Prescribed eye glasses or contact lenses every 24 months. | As above | Upon appointment | n/a | $120 maximum coverage | NIL | $ 3.74 S<br>$ 8.60 F | Confederation Life | YES |
| Professional & General Support<br>Prescribed eye glasses every 12 months or contact lenses every 24 months. | As above | Upon appointment | n/a | $100 maximum coverage with max for frames approx. 50% of total. | NIL | $ 5.85 S<br>$13.47 F | Confederation Life | YES |
| Vision Care - Faculty<br>Same as Professional & General Support | As above | As above | As above | Same as Professional & General Support | | $ 4.91 S<br>$11.31 F | Confederation Life | YES |
| Hearing Aid - Faculty | As above | As above | As above | $500 in any 24 consecutive months | | $ .45 S<br>$ 1.35 F | Confederation Life | YES |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **OTTAWA** | | | | | | | | |
| Pres. drugs, private nurse, ambulance, physiotherapists, wheelchairs, splints, braces, artificial limbs, some dental surgery. | Compulsory for full-time staff with minimum 15 hr/week | Upon date of appointment | NIL | 100% | NIL | $ 6.09 S<br>$18.27 F | Confederation Life | YES |
| Semi-private room | same as above | " | NIL | NIL | $ 2.72 S<br>$ 5.17 F | NIL | Confederation Life | YES |
| Private Room | same as above | " | NIL | NIL | $ 3.76 S<br>$ 8.23 F | NIL | Confederation Life | YES |
| **QUEEN'S** | | | | | | | | |
| 100% pres. drugs physiotherapy, injury to natural teeth from accident, ambulance services, braces, crutches, rental wheel-chair, bed-iron lung, hering aids, hospital services not covered by OHIP, emergency physician's services outside Ont. in excess of OHIP fee schedule. Artificial limbs or eyes and prosthetic devices, speech therapy. | All regular full-time & part-time staff on optional basis | 1st day | $25 | 80% of services of reg. nurse or other licensed persons, 50% after 7 days, 50% chiro-practor, osteopath, chiropodist, pidiatrist, or naturopath - when not covered by OHIP | $ 1.00 S<br>$ 4.05 F | $ 2.25 S<br>$ 9.45 F | Canada Life | YES |
| Semi-private | All regular full-time & part-time staff on optional basis | 1st day | No deductible | No Co-insurance | $ 1.90 S<br>$ 5.00 F | NIL<br>NIL | Canada Life | YES |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **RYERSON** | | | | | | | | |
| **Faculty and Non-Union Academic and Administrative Support Staff & CUPE** | | | | | | | | |
| Pres. drugs, private duty nurses. Semi-private and private room accommodation, Emergency services outside of Ont. Eye Care Package. $120.00 per calendar year, Hearing Aid $300.00 every 5 years. | Compulsory for all full-time staff who commenced employment after July 1/74 and all part-time staff with more than 18 mos. service | Date of appointment | $25/person/year $25/family/year | 100% reasonable customary charges paid after deductible, some maximums apply | NIL | $12.39 S $35.05 F | Mutual Life of Canada | YES |
| Sessional Instructors | | | | | | | | |
| Pres. drugs, private duty nursing on recommendation of the attending physician, up to $5000. contract year maximum. Private room differential, out of province/Canada medical fees max. lifetime benefit $500,000. Hearing Aid $300. every 5 years. Vision Care $80.00 max. benefit every 24 months. | All sessional instructors | Date of appointment | $25/person/ contract year $50/family/ contract year | 100% paid after deductible | NIL | $ 6.49 S $14.31 F | Blue Cross | Yes |
| 60% of full time benefit | part-time staff with between 4 and 18 months service | after 4 months service | $25/person or family/year | 60% of full time amount | NIL | $12.39 S $35.05 F | Mutual Life of Canada | YES |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **TORONTO** | | | | | | | | |
| **Extended Health Care - drugs, serum injectibles & insulin, private nursing services of a physiotherapist, difference in cost semi-private and private hospital room accommodation, certain dental care as a result of accident, up to $10 a day in private hospital, special remedial appliances, artificial limbs, radium and radioisotope treatment, ambulance services, dependent coverage to include unmarried children between the ages of 21 through 25 who are in full-time attendance in an institution of learning. Rider for medical expenses while travelling or vacationing outside Canada.** | All staff paid through University payroll (except casual payments) | 1st day of month following date of appointment | $25 per annum for single and family coverage | 100% paid after deductible | $ 1.34/mo S<br>$ 5.36/mo F | $ 4.03/mo S<br>$16.06/mo F | Blue Cross | YES (self experienced |
| **Semi-private Hospital - difference in cost ward and semi-private room accommodation. Dependent coverage to include unmarried children 21 through 25 years of age if in full-time attendance in an institute of learning, out of country coverage.** | All staff paid through university payroll (except casual payments) | 1st day of month following date of appointment | n/a | n/a | $ .54/mo S<br>$ 1.06/mo F | $ 1.60/mo S<br>$ 3.19/mo F | Blue Cross | YES (self experienced) |
| **TKENT** | | | | | | | | |
| Blue Cross Extended Health Care | Full-time staff, and staff holding recurring full-time and half-time appointments | 1st day of month following date of appointment and/or applic. | $25/person<br>$50/family | 100% paid after deductible | NIL | $ 6.91 S<br>$20.58 F | Blue Cross | YES |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **TRENT** cont'd<br>Blue Cross Supplementary semi-private coverage | Regulations regarding OHIP insurance apply | | n/a | n/a | NIL | $ 1.64 S<br>$ 3.31 F | Blue Cross | YES |
| Blue Cross extended health care plus vision care - $100 every 24 mos. for eyeglasses and $200 every 24 mos. for contact lenses. | Faculty and senior management | 1st day of month following date of appointment and/or application | $25/person<br>$50/family | 100% paid after deductible | NIL | S $ 9.73<br>F $28.76 | Blue Cross | YES |
| **WATERLOO** | | | | | | | | |
| Difference between ward and semi-private hospital, most pres. drugs, blood transfusions, some nursing services, some ambulance services, wheelchairs, braces and some out of Canada expenses. | All full-time faculty and staff | On appointment | $25/single<br>$50/family | 100% paid by insurance company | NIL | $ 6.60 S<br>$21.28 F | Manufacturers Life | YES |
| **WESTERN** | | | | | | | | |
| Semi-private and private diff. hospital service, supplies not covered by OHIP, private nurse, pres. drugs, wheelchair, iron lung, ambulance, etc.<br>For staff, members of CUPE & Engineers vision care provides maximum of $50 per person, once every 24 months for purchase of prescribed eye glasses or contact lenses. | All full-time permanent non-union staff, CUPE Engineers & CGA | 1st day of appointment on a full time continuing basis | NIL | 100% | NIL | $12.43 S<br>$31.63 F | London Life | YES |
| | Faculty | " | $25/single<br>$50/family | 100% | NIL | $ 9.69 S<br>$24.64 F | London Life | YES |

SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **WLU** | | | | | | | | |
| Private nursing care by registered nurse in/out hospital when not provided by OHIP -- a direct order by doctor, difference between ward and semi-private and private room in hosp., difference between semi-private and private room in hosp., out-patient physiotherapy (by registered physiotherapist) when not paid by OHIP therapeutic equipment, artificial limb or eye, or a truss, brace, crutch or cast, pres. drugs, blood, bandages or surgical dressings, up to $10/day in Licensed Private hosp. for max. of 120 days, dental care by dentist or oral surgeon out of hospital resulting from accidental injury occurring after effective date of coverage, psychologist treatment, masseur, physiotherapist and speech therapist, ambulance services, oxygen and its administration. | All full-time staff and faculty<br><br>Part-Time in excess of 1250 hours per annum | 1st of next month following date of appointment | $25/single<br>$50/family | n/a | n/a | $ 6.52 S<br>$21.15 F | Allstate | YES |
| **WINDSOR** | | | | | | | | |
| Faculty:<br>Green Shield E.H.B. | Full-time faculty | 30 day E.P. | 10/20 | 100% | n/a | $15.72 S<br>$43.30 F | Green Shield | YES |
| Green Shield<br>Semi-private | All Groups | 30 day E.P. | n/a | n/a | n/a | $ 1.87 S<br>$ 3.86 F | Green Shield | n/a |
| Admin. Non-Union:<br>Green Shield<br>Pres. Plan | Full-time Admin.<br>Full-time union | 30 days<br><br>End of probation | .35/pres. | n/a | n/a | $15.19 S<br><br>$37.96 F | Green Shield | YES |
| CUPE 1001:<br>Janitors, Housekeeping, Dietary | " | " | " | | n/a | $18.68 S<br>$46.72 F | " | YES |
| CUPE 1393:<br>Technicians | | | | | n/a | $24.54 S<br>$61.34 F | " | " |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **WINDSOR cont'd** | | | | | | | | |
| Admin Union S.E.I.U. 210 | | | | | n/a | $17.64 S<br>$44.12 F | " | " |
| CUPE 100: | | | | | n/a | $19.38 S<br>$48.46 F | " | " |
| UPEWA 1958: | | | | | n/a | $32.03 S<br>$80.02 F | " | " |
| **YORK** | | | | | | | | |
| Drugs, private duty nursing, prosthetic appliances, dental care resulting from an accident, ambulance, medical supplies and appliances, services of ost4eopaths, chiropractors, naturopaths, podiatrists, masseurs, speech therapists, clinical psychologists, physiotherapists, Christian Science Healers. | full-time faculty | Date of appointment | $25/person<br>$50/family | 100% | n/a | Faculty<br>$ 6.82 S<br>$18.64 F | LonLife Financial Services | YES (self experienced) |
| | full-time staff | " | " | 80/20% | | Staff<br>$ 5.78 S<br>$16.14 F | | |
| Semi-private coverage in hospital<br>Private coverage in hospital | CUPE, IUOE, UPGWA full-time faculty, support staff, professional & managerial | Date of appointment | N/A | 100% | N/A | P & M<br>$ 8.65 S<br>$23.64 F<br>CUPE<br>$ 5.33 S<br>$12.46 F<br>IUOE<br>$ 6.65 S<br>$18.89 F<br>UPGWA<br>$ 6.65 S<br>$18.89 F | | |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who Is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **BROCK** | | | | | | | | | |
| 60%, max. $5,000 per month<br>66.9% for TSA members | maximum of 5% | Compulsory | All faculty and non-unionized staff | Upon appointment | 105 days | .65% of salary<br>.72% for TSA members | 0% | Confederation Life | Partially experience rated |
| **CARLETON** | | | | | | | | | |
| Academic Union<br>66 2/3% max. 8000 per month (C.P.P. integrated) | 3% | Compulsory | All full-time and part-time employees with a continuing appt. or term appts. after 12 months. | Upon appointment | 180 calendar days | 73.9¢/100 of gross salary | 0% | Confederation Life | Partially experience rated |
| Non-Union Staff - Salaries less than 21,600<br>Same as CUPE 2424 except when salary reaches $21,600 higher benefit level applies. | | | | | | | | | |
| Non-Union Staff - Salaries $21,600 and over<br>75% max., $8,000 per month (C.P.P. integrated) | 3% | Support staff voluntary, others compulsory | same | Upon appointment | 180 calendar days | 83.6¢/100 of gross monthly salary | Mngmt 100%<br>Support 75% | Confederation Life | Partially experience rated |
| CUPE 2424 (Administrative/Technical Union)<br>65% max., $8,000 per month (C.P.P. stacked) | n/a | Voluntary | same | Upon appointment | 180 calendar days | .56/100 of gross monthly salary | | Confederation Life | Partially experience rated |
| C.G.A. (Security Staff Union)<br>65% max., $2,000 per month (C.P.P. stacked) | 4% | Compulsory | same | Upon appointment | 180 calendar days | .66/100 of gross monthly salary | | Confederation Life | Partially experience rated |
| All Others<br>65%, maximum $1170 per month (C.P.P. stacked) | n/a | Voluntary | All full-time staff | Upon appointment | 180 days | 56¢/100 of gross salary per month | CUOE & GW 90%<br>Support 75%<br>G.C.I.U. 50%<br>Others 100% | Confederation Life | Partially experience rated |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who Is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **GUELPH** | | | | | | | | | |
| **Faculty & Professional** equivalent to 66 2/3% of salary (max. $3,500 p.m.) **Staff** 66 2/3% of salary (max. $3,500 p.m.) | n/a | Compulsory | All regular faculty & staff and full-time in excess of 12 months hired on temporary basis | Faculty & staff on appointment | 90 calendar days | .70/100 of gross monthly salary | 66.66 | Constellation Life | YES |
| **LAKEHEAD** | | | | | | | | | |
| 60% to maximum of 5,000 per month | n/a | Compulsory | Faculty & Senior Admin. | Upon appointment | 17 weeks | $.63/$100 monthly insured earnings | 0% | Sun Life | Fully Pooled |
| | | Compulsory | All Others | Upon appointment | 17 weeks | 60¢/$100 monthly insured earnings | 75% | Sun Life | Fully Pooled |
| **LAURENTIAN** | | | | | | | | | |
| 80% of max. of $2,500/mo. | max. of 3% | Compulsory | All full-time staff | 1st day of month coincident with or following date of employment | 6 months | .89¢/100 | 100% | Confederation Life | Fully Pooled |
| **MCMASTER** | | | | | | | | | |
| 60% of 1st $15,000 50% of next 15,000 40% of remainder to max. of $78,750 per annum. | n/a | Compulsory | All perm. faculty & staff | Upon appointment | None | 0.4% of salary | Nil | Sun Life | YES |
| **OISE** | | | | | | | | | |
| 60%, $3000 maximum | n/a | Compulsory | All full & part time staff & faculty. | Upon appointment | 90 days | 25.5¢/1000 of annual salary | 0% | Confederation Life | YES |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who Is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **OTTAWA** | | | | | | | | | |
| 66 2/3% max. $4,500/month | 4%/yr | Compulsory | All full-time staff members with minimum 15 hr/week | All fulltime staff members on 1st day | 119 calendar days from date of total disability | $1.71/100 | 100% | Eaton Bay Financial Services | YES |
| **QUEEN'S** | | | | | | | | | |
| 65% first $10,000<br>60% next $10,000<br>50% remainder, max. benefit $3,000 per month. | up to a maximum of 5% per annum of C.P.I. | Voluntary | Full-time & part-time employees | At hiring | 180 days | .67% | Nil | Canada Life | NO |
| **RYERSON** | | | | | | | | | |
| Administrative and Academic Support: 75% of salary to a max. benefit of $4500 per month less any other disability pension paid.<br>Payable to Age 65<br>Employee pays 6% of salary based on salary on date of disability | Starts with 13th full month pmt. & annual after based on Stats. Can. Toronto CPI to max 8% annual adjust. compounded | Compulsory | All full-time employees and part-time employees with more than 18 months service | 1st day of employment | 66 days<br><br>22 days | .4/% of monthly salary to max of 6000. CUPE 3.22% To max. of $2500. | 100% | Mutual Life Assurance Co. of Canada | Fully Pooled |
| Faculty - 80% of salary to a max. benefit of $4000 per month less any other disability pension paid.<br>Payable to Age 65<br>Ryerson pays pension contributions on behalf of faculty member based on salary on date of disability | " | Compulsory | All full-time faculty | 1st day of appointment | 66 days | 1.15% of monthly salary To max. of $5000 | 100% | Mutual Life Assurance Co. of Canada | Fully Pooled |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who Is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **TORONTO** | | | | | | | | | |
| 70% of annual earnings with maximum insurable earnings of $65,000 (max. benefit is $45,500 per annum) | after 12 months payments annual increase of 7% or the across the board economic increase whichever is the lessor | Voluntary | All fulltime and parttime staff holding an appointment of 25% or more of fulltime. | On appointment or date application card signed whichever is the latter date | 90 days consecutive | 1.20% of monthly insurable earnings | 80% | Confederation Life | YES |
| **TRENT** | | | | | | | | | |
| See Sick Leave Entitlement Policy. After 6 months; 66 2/3% of first $21,600 + 50% of next $43,200 + 40% of balance up to a max. of $4000/mo. less any other disability or retirement benefits; 85% of net income all-source limitation. | Benefits increased annually according to Consumer Price Index, with a max. annual increase of 2% | Compulsory<br><br>Voluntary Faculty with full-time limited term appointments of one or two years | All Full-time and half time tenured and probationary faculty; all full-time and half-time regular and recurring staff | Full-time and half-time hourly paid staff after 3 months of service. Others from date of appointment | 1st 6 mo. of illness and/or disability covered under Univ. sick leave entitlement plan. | .689% of monthly salary | Nil | Confederation Life | YES |
| **WATERLOO** | | | | | | | | | |
| 60% of base salary to max. benefit of 4000/mo tax free | Up to 5% per annum | Compulsory | All full-time faculty & Sr. staff | After 1st day of employment | 180 days | .0986% x salary | Nil | Manufacturers Life | YES |
| | | | All other full-time staff (inc. union) | After 3 mo. of employment | 90 days | | | | |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who Is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **WESTERN** | | | | | | | | | |
| 75% of salary up to max. $5000/mo | 3% per year | Compulsory | All full-time permanent members of staff, faculty & CUPE | 1st day of appointment on full-time continuing basis | 15 weeks | $1.30 per $100 benefit | 100% | Mutual of Omaha | YES |
| 75% of salary up to max. $5000/mo | 6% per year | Compulsory | Professional /Managerial | " | " | $1.45 per $100 benefit | " | " | " |
| **WLU** | | | | | | | | | |
| 60% of first 15,000 50% of excess ($5,000 maximum) | 2% per annum | Voluntary | All full-time faculty and staff, P.T. over 1250 hours per annum | 1st of next month from date of employment | 120 days | $1.29 per $100 | Nil | Manufacturers Life | YES |
| **WINDSOR** | | | | | | | | | |
| Executives - 80% of salary to a max. of $3,500/mo. Faculty & Prof. Lib. 80% of salary to a max. of $3,500/mo. Admin - 66 2/3% of salary to a max. of $2,500/mo - non-taxable CUPE 100 & 1001, SEIU 210, UPGWA 1958 - 50% of salary to a max. of $2,500/mo. CUPE 1393 (Technicians) - 66 2/3 of salary to a max. of $2,500/mo. - non taxable | Based on wages as raised each year for admin. & union | Compulsory | Full-time faculty admin union | -30 days -30 days -end of probation | 105 days | Exec $.91/$100 Faculty $.59/$100 M.I.P. Admin $.53/$100 M.I.P. Union $1.11/$100 M.I.P. Tech Union 1.20/$100 | 100% 0% 100% 0% | Constellation | YES |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who Is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **YORK** | | | | | | | | | |
| 60% of 1st $6,000 + 50% of excess | n/a | Compulsory | All Staff working more than 24 hours per week | Date of appointment | 90 days or cessation of sick leave whichever occurs later | Support Staff .61/$100 of mo. salary | 100% | London Life | YES - First 5 years |
| 85% of Net Income | | | Full time Faculty | | | Prof. & Mang Staff (In Dental) .61/$100 of mo. salary (Not in Dental) | NIL | | |
| | | | | | | .61/$100 Faculty | 50% | | |
| | | | | | | .67/$100 I.U.O.E. | NIL | | |
| | | | | | | .61/$100 CUPE | 100% | | |
| | | | | | | .98/$100 of mo. salary U.P.G.W.A.. | 100% | | |
| | | | | | | .61/$100 of mo. salary | 50% | | |

71

72

## SICK LEAVE PROGRAM

| Coverage Days Weeks Months | Who is Eligible | When Eligible | Full Salary or Percent | Self-insured |
|---|---|---|---|---|
| **BROCK** | | | | |
| 105 days (elimination period on LTD) per disability or illness | Faculty and non unionized staff (full-time) | Upon appointment | Full Salary | YES |
| 1½ days/month cumulative sick leave program | Unionized staff (Maintenance and housekeeping fulltime) | Upon appointment | Full salary until sick leave credits are exhausted | YES |
| **CARLETON** | | | | |
| Administrative Support, Technical Support | | | | |
| During first year, 1½ days for each month of service. Following one year of service, 6 months. | All full-time and regular part-time staff | Date of appointment | Full Salary for accumulated days - thereafter nil salary | YES |
| Management & Faculty<br>6 months | All full-time and regular part-time staff | Date of appointment | Full salary | YES |
| Trade Groups<br>1½ days for each month of service | " | " | Full salary for accumulated days - therafter nil salary | YES |
| **GUELPH** | | | | |
| Unlimited to date of eligibility for disability insurance | C.U.P.E., Stationery Engineers, Food Services, Guards - exempt | After 3 months employment | Full | YES |
| Cumulative Sick Days Accumulated as follows: | Staff | | | YES |
| Less than 3 mos. employment | | 3 days | Full pay | |
| More than 3 mos. employment | | 10 days | | |
| More than 12 mos. employment | | 24 days | " " | |
| More than 24 mos. employment | | 36 days | " " | |
| More than 36 mos. employment | | 48 days | " " | |
| More than 48 mos. employment | | 60 days | " " | |
| 3 months sick pay | Faculty & Professional staff | Immediate | Full pay | YES |
| **LAKEHEAD** | | | | |
| Support Staff (Non-Union)<br>Cumulative Sick Leave plan whereby an employee accumulates 1½ days per month of service, to a maximum of 120 days | All Full-time non-union support staff | After 3 months of service | Full salary | YES |

## SICK LEAVE PROGRAM

| Coverage<br>Days Weeks Months | Who is<br>Eligible | When<br>Eligible | Full Salary or Percent | Self-insured |
|---|---|---|---|---|
| **Support Staff (Union)**<br>Cumulative Sick Leave plan whereby employee accumulates 1¼ days per month of service to a maximum of 120 days. | unionized office staff | after 4 months of service | Full Salary | YES |
| **Faculty/Senior Administration**<br>For extended period of sickness, 1 month for each year of service to a maximum of 4 months after which the LTD plan applies. | Faculty and Senior Administrative personnel | Upon appointment | Full Salary | YES |
| **LAURENTIAN** | | | | |
| 6 months | all full-time employees | On appointment | Full salary | YES |
| **MCMASTER** | | | | |
| 15 weeks increasing to 26 weeks after 10 years of service | Salaried Support Staff | On appointment | Full Salary | YES |
| 26 weeks | Professional Management Level 12 and higher and all faculty | On appointment | Full Salary | YES |
| **OISE** | | | | |
| 20 days per year (cumulative) (Prorated for part-time) | All full & parttime support staff | Upon appointment | Full salary | YES |
| Interim L.T.D. if necessary re L.T.D. waiting period of 90 days | All full & parttime support staff | Upon appointment | 60% of salary $3,000 maximum | YES |
| 90 days | Faculty | Upon appointment | Full salary | YES |
| **OTTAWA** | | | | |
| 119 days | All regular employees with minimum 15 hr/week | no waiting period | 100% | YES |
| **QUEEN'S** | | | | |
| Six months | All regular staff members | No waiting period | Full Salary | YES |

## SICK LEAVE PROGRAM

| Coverage Days Weeks Months | Who is Eligible | When Eligible | Full Salary or Percent | Self-insured |
|---|---|---|---|---|
| **RYERSON** | | | | |
| 66 working days | All regular and probationary, Administrative & Academic Support staff, and full-time faculty | Date of employment | Full Salary | YES |
| 22 working days | CUPE | | | |
| **TORONTO** | | | | |
| 15 weeks | All full-time and part-time appointed staff members | After 3 months completed service | 100% | YES |
| **TRENT** | | | | |
| Faculty<br>6 months | All Faculty | Date of Appointment | Full Salary | YES |
| Staff<br>6 months | Regular or recurring staff who work 17½ hrs or more per week. | Date of Appointment | Full Salary | YES |
| Maximum 60 days | Regular or recurring staff who work less than 17½ hrs per week | one normal work day for each month of service to a maximum of 60 days | | YES |
| **CUEW**<br>Paid sick leave in any one academic session shall not exceed four-thirty fifths of total appointment. | Members of CUEW | | | YES |
| **WATERLOO** | | | | |
| Staff except Management and Faculty<br>30 days + 1 day for every month worked to a maximum of 180 days. | All Full-time staff | After 1st full day at work | Full Salary | YES |
| Faculty and Management<br>180 days | All Full-time Faculty | After 1st day of employment | Full Salary | YES |

## SICK LEAVE PROGRAM

| Coverage<br>Days Weeks Months | Who is<br>Eligible | When<br>Eligible | Full Salary or Percent | Self-insured |
|---|---|---|---|---|
| **WATERLOO** cont'd<br>Regular Part-Time | 50% or more annual commitment | After 4 yrs | Full Salary | YES |
| Union<br>During probation period - 3 days until 75 days worked then 30 days as per staff | All full-time employees | | Full Salary | YES |
| **WESTERN**<br>15 weeks | Full-time continuing staff, faculty, CUPE CGA & Engineers | 1st day of employment | Full Salary | YES |
| **WLU**<br>90 days | Full-time faculty | Date of employment | Full salary | YES |
| 90 days | Exec. professional staff<br>Support Staff | Date of Employment | Full salary if accumulated 2/3 if not accumulated to 90 days | YES |
| 105 days | Maintenance staff | Accumulated rate of 1½ days per month after probation retro. to start date | Full credit and 2/3 salary to 105 days | YES |
| **WINDSOR** | | | | |
| Short-term - first 105 days | All full-time faculty and staff | 30 days after hiring or end of probation period | 100% | YES |
| Long-term - to age 65 | All Full-time faculty & staff | After 105 consecutive days | 50% staff (union)<br>66 2/3 faculty<br>66 2/3 Admin & Exec. | NO<br>Constel-lation Life |
| **YORK** | | | | |
| Accumulated at 1½ days per month of service | Support Staff, CUPE, and Engineers | Accrued from appointment date for each full month of employment | Full Salary | YES |
| 15 weeks | Faculty, Professional & Managerial and Security | Date of appointment | Full Salary | YES |

SICK LEAVE PROGRAM (BENEFITS CONTINUANCE)

| | Are Benefits Continued? | As If Full Salary | Cost Sharing Arrangements? EE | ER |
|---|---|---|---|---|
| BROCK | YES | YES | SAME | SAME |
| CARLETON | YES | YES | SAME | SAME |
| GUELPH | YES | YES | SAME | SAME |
| LAKEHEAD | YES | YES | SAME | SAME |
| LAURENTIAN | YES | YES | SAME | SAME |
| MCMASTER | YES | YES | SAME | SAME |
| O.I.S.E. | YES | YES | SAME | SAME |
| OTTAWA | YES | YES | SAME | SAME |
| QUEEN'S | YES | YES | SAME | SAME |
| RYERSON | YES | YES | SAME | SAME |
| TORONTO | YES | YES | SAME | SAME |
| TRENT | YES | YES | SAME | SAME |
| WATERLOO | YES | YES | SAME | SAME |
| WESTERN | YES | YES | SAME | SAME |
| W.L.U. | YES | YES | SAME | SAME |
| WINDSOR | YES | YES | SAME | SAME |
| YORK | YES | YES | Same while on paid sick leave - 0% when on unpaid sick leave. | Same while on paid sick leave - 100% when on unpaid sick leave. |

## LONG TERM DISABILITY (BENEFITS CONTINUANCE)

| | Are Benefits Continued | As if Full Salary | Cost Sharing | |
|---|---|---|---|---|
| | | | EE | ER |
| BROCK | YES | YES | SAME - no pension contribution | SAME |
| CARLETON | YES | YES | NIL | 100% |
| GUELPH | YES | YES | Pension<br>Life Ins.<br>LTD<br>OHIP & Dental | 100%<br>100%-after 6 mo.<br>100%<br>SAME |
| LAKEHEAD | YES | YES | SAME - no pension contribution | SAME - no pension contribution |
| LAURENTIAN | YES, WITH THE EXCEPTION OF THE PENSION PLAN AND FOR THE FOLLOWING DURATION:<br>FACULTY - 30 MONTHS<br>ALL OTHERS - 24 MONTHS | YES | same except no pension contributions | same, except no pension contributions. Er accrues liability for years of service |
| MCMASTER | YES | YES | NIL | 100% |
| OISE | YES | YES | NIL | 100% |
| OTTAWA | YES | YES | NIL | 100% |
| QUEEN'S | YES | YES | Same for medical Plans - - university pay life ins. & pension premiums | 100% |
| RYERSON | YES | YES | SAME | SAME |
| TORONTO | YES | YES | SAME - for medical plans. University pays full premiums on pension, group life ins. and LTD premiums are waived. | SAME - for medical plans Univ. pays full premiums on pension & group life and LTD premiums are waived. |
| TRENT | YES | YES | NIL | 100% |
| WATERLOO | YES | YES | SAME - no pension contributions | SAME - no pension contributions |

LONG TERM DISABILITY (BENEFITS CONTINUANCE)

| | Are Benefits Continued | As if Full Salary | Cost Sharing | |
|---|---|---|---|---|
| WESTERN | YES EXCEPT VOLUNTARY PLANS | YES | NIL | 100% |
| W.L.U. | YES | YES | SAME | SAME |
| WINDSOR | YES | YES | SAME | SAME |
| YORK | YES | YES | NIL | 100% |

## LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who Is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| **BROCK** | | | | | | | |
| Non-Union Faculty and Staff<br>3 x earnings (rounded to next highest $1,000) to age 65, (max 150,000)<br><br>Unionized Staff<br>2 x earnings (rounded to next highest $1,000) to age 65 (max. 100,000) | Compulsory | All full-time faculty & staff | Upon appointment | $.241/1,000 | 100% | Confed. Life | First $60,000 of each claim remainder pooled |
| Additional Benefit<br>units of $10,000 to a max. of $100,000 | Voluntary | | Upon appointment | Dependent on age 5 year age bands ranges from 80¢/mo/10,000 to $10.80/mo/10,000 | nil | Confed. Life | Fully pooled |
| **CARLETON** | | | | | | | |
| Basic Benefit<br>2 x salary rounded to next highest $1,000 | Compulsory | All Full-time and part-time employees with continuing or term appointments | On appointment | $.238/1000 | Faculty<br>First $9.10 of monthly premium<br>GCIU<br>50%<br>CUOE & GW<br>90%<br>Support Staff<br>75%<br>All Others<br>100% | Confed. Life | First $100,000 of each claim - remainder pooled |
| Additional Benefit<br>Units to $10,000 to maximum of $250,000 | Voluntary | as above | On appointment subject to satisfactory evidence of health | Dependent on age - 5 year age bands, ranges from 50¢/mo/$10,000 to $6.50/mo/$10,000 | NIL | Confed. Life | Pooled |
| **GUELPH** | | | | | | | |
| Option of either 2 or 3 x annual salary or survivor benefit | Compulsory | All regular faculty and staff and employees hired for more than 6 months | On appointment | $.21/$1,000 | 66.66% | Constellation Assurance | YES |

## LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who Is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| **LAKEHEAD** | | | | | | | |
| Faculty/Senior Adm. Up to age 65, 3 x basic annual earnings. Max. 200,000 | Compulsory | All full-time faculty and sr. admin. | On appointment | $.35/1,000 | 100% | Sun Life | Experience rated to 125% of premiums |
| Support Staff Up to age 65, 1½ x basic annual earnings. Max. $100,000 | Compulsory | All full-time support staff | Upon completion of 3 mos. service | $.35/1,000 | 100% | Sun Life | Experience rated to 125% of premiums |
| **LAURENTIAN** | | | | | | | |
| 4.5 x salary to next multiple of 1,000 - max. coverage 125,000 with the exception of CUPE and IUOE who have remained at max. of $75,000 | Compulsory | All full-time employees | First day of month coincident with or next following date of appointment | $.30/1,000 | 35% | Confed. Life | First 50,000 of each claim - remainder pooled |
| **MCMASTER** | | | | | | | |
| Single: annual salary to next higher 1,000 x 1, x2, or x3. Married: annual salary to next highest 1,000 x 1, x2, x3 and/or survivor income benefit | Compulsory for all full-time and part-time employees | All permanent employees who are under age 65 at date of hiring | 1st day of employment | $.135/1,000 | 100% on 1x<br>80% on 2x<br>73% on 3x | Sun Life | YES |
| **OISE** | | | | | | | |
| Faculty and Management/Professional - $25,000 basic free, option of 3x or 5x annual salary - maximum $200,000 | Compulsory | 35% or more<br>25% or more | Upon appointment | $.20/1,000 | 100% Basic free<br>75% option | Confederation Life | Fully pooled |
| Professional $20,000 basic free option 1,2 or 3 x annual salary, maximum $125,000 | Compulsory | All full & part time with over 25% employment | Upon appointment | $.20/1,000 | 100% Basic free<br>50% option | Confederation Life | YES |
| General Support - 25,000 basic free option 1,2 or 3 x annual salary - maximum $125,000 | Compulsory | All full & part time with over 25% employment | Upon appointment | $.20/1,000 | 100% basic free<br>50% option | Confederation Life | YES |
| Academic Support 75,000 basic free option 1,2 or 3 x annual salary max. 125,000 | " | " | " | " | " | " | " |

## LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who Is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| OTTAWA<br>Basic<br>Staff members with no spouse or dependents 150%. Staff members with spouse and/or dependents 300%. | Compulsory | All full-time staff minimum 15 hr/week | On appointment | $.28/1,000 | Employer pays 100% of first 45,000 | Confed. Life | YES |
| Optional<br>-for staff up to $350,000<br>-for spouse up to $350,000 | Optional | same as above | On appointment | as per age & sex categories | NIL | Confed. Life | YES |
| Optional - for each child $3,500 | Optional | same as above | On appointment | $.26/month family | NIL | Confed. Life | YES |
| Voluntary Accident | Optional | same as above | On appointment | Single - $1.05/25,000/ month family - $1.55/25,000/ month | NIL | Ameri. Home | |
| Death, dismemberment loss of sight or hearing | Optional | same as above | | | | | |
| QUEEN'S<br>Basic<br>Group Life Insurance available to all full-time & part-time employees a) option of 1x,2x or 3x annual salary max. 150,000 b) After retirement - 100% of salary at age 65 and reducing by 20% per year to 10% at age 70 with a $3,000 minimum | Voluntary | All full time and part time staff members | At hiring | $.25/1,000 per month | 57% | Canada Life | YES |
| Optional<br>Units of $25,000 up to a maximum of $250,000 | Optional | All full-time and part-time staff members | At hiring | as per age | NIL | Canada Life | YES |
| RYERSON<br>2 x annual salary rounded to the next thousand, 250,000 max. amount | Compulsory | All full-time faculty, support staff, CUPE, and part-time employees with more than 18 months service. | Date of appointment | $.180/1,000 | 100% | Mutual Life Assurance Co. of Canada | Fully Pooled |

LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who Is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| RYERSON (Cont'd) 12 x monthly salary rounded to the next thousand | Compulsory | All sessional instructors under age 65 | Date of Appointment | $.280/1000 | 83.33% | Mutual Life Assurance Co. of Canada | Fully Pooled |
| All full-time faculty additional 2 x annual salary rounded to the next thousand 250,000 max. amount | Compulsory for all faculty commencing employment after Jan. 1/75 | All full-time faculty | Date of appointment | $.206/1,000 | 70% | Mutual Life Assurance Co. of Canada | Fully Pooled |
| Support staff over Grade 18 additional 1 x or 2 x annual salary rounded to next thousand 250,000 max amount. | Voluntary | Support staff over Grade 18 | On date of appointment | $.180/1,000 | 70% | Mutual Life Assurance Co. of Canada | Fully Pooled |
| TORONTO | | | | | | | |
| Basic coverage of 1x annual salary free plus additional optional coverage of 1x annual salary or 2x annual salary, 3x annual salary (maximum insurable earnings $90,000) | Optional coverage voluntary. Basic coverage of 1x salary automatic | All full-time and part-time staff holding an appointment of 25% or more of full-time | On appointment or date application card signed whichever is the latter date. | $.21/1,000 | Basic coverage 100% Optional coverage 33.33% | Canada Life | YES |
| TRENT | | | | | | | |
| Basic life insurance equivalent to annual salary for salaried faculty and staff. For hourly paid full time staff, amount of insurance is equal to 2,000 hours x hourly rate. For part-time, 1,000 hours x hourly rate. | Compulsory<br><br>Optional faculty with full time limited term appointments of one or two years | Full-time and half time tenured and probationary faculty; all full-time and half time regular and recurring staff | Upon completion of 3 months employment for full-time and half time hourly staff, from date of appointment for all others. | $0.303/$1,000 | 100% of premiums for coverage to $25,000. 25% of premiums for coverage in excess of $25,000 | Confed. Life | YES |
| WATERLOO | | | | | | | |
| Options of 1,2,3 and 4 times salary available | 1 x salary compulsory | All full-time faculty and staff | On appointment | $.35/1,000 | 100% of 1x salary 60% of 2 & 3 x salary 4x salary paid by employee | Dominion Life (Manufacturers Life) | YES |

## LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who Is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| **WESTERN** | | | | | | | |
| Basic - 2 x salary | Compulsory | All full-time permanent staff, faculty & union | 1st day of appointment on a full-time basis. | $.24/1,000 | 100% of first $25,000 of coverage. Employee pays full premium for amounts in excess of $25,000 | London LIfe | YES |
| Additional ½,1,1½,2 x salary | Optional | All full-time permanent staff, faculty & union | 1st day of appointment on a full-time basis. | Age / Cost/$1,000 Smoker / Non-Smoker: Up to 39 .08/.05; 40 - 44 .15/.10; 45 - 49 .26/.17; 50 - 54 .43/.28; 55 - 59 .66/.44; 60 - 65 .91/.61 | NIL | " | " |
| $300,000 maximum total amount | | | | | | | |
| **W.L.U.** | | | | | | | |
| Optional amounts 1½ x salary 2 x salary or 3 x salary | Voluntary | All full-time faculty and staff, Part-Time staff over 1250 hours per annum | First of month following employment | $.26/1,000 $.03/1,000 for A.D. & D. | Univ. pays full amt. for first $25,000. Employee pays full amount beyond $25,000 | Manufacturers Life | YES |
| **WINDSOR** | | | | | | | |
| Faculty to age 65 3 x annual salary Max. $200,000. No age reduction to age 65 Age 65 - 67 1x annual salary. Max. $55,000 | Compulsory | Full-time faculty, admin. union. | First day of month after date of hire | $.254/1,000 inc. $.03/1,000 for A.D.&D. | 100% 100% | Confederation Life | YES |
| Administration to age 65. 2 x annual salary - max. $110,000. No age reduction. Age 65 $1,500 paid-up insurance | | | First day of month after 30 days service | | 100% | " | " |
| Unions to Age 65 - 2x wage. Age 65 - 1500 paid-up life - completion of probation | | | | | 100% | " | " |

NOTE: Faculty - effective July 85: 3 x annual salary - max. $200,000
Executive - same as Faculty

LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who Is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| WINDSOR (cont'd)<br>Union to age 65. No age reduction. Age 65 $1,500 paid-up insurance.<br><br>Local 1393, 210, 1001, 100, and 1958 2 x annual salary | | | After the completion of probationary period | .294¢ | 100% | | |
| YORK | | | | | | | |
| 3 x annual salary to July 1st coincident or following age 65<br>1 x annual salary July 1st following age 65. | Compulsory | All full-time faculty & staff working more than 24 hrs. | Date of appointment | $.14/1,000 | Support Staff & UPGWA - 50%<br>Faculty, Post Docs, P/M, IUOE CUPE - 100% | London Life | YES |

## SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

| Amount of Benefit | Who is Eligible | When Eligible | Total Premium | % of Premium Paid by Employer | Carrier | When Introduced |
|---|---|---|---|---|---|---|
| **GUELPH** | | | | | | |
| 1 x salary ($125,000 max) plus 25% of salary to surviving spouse plus 5% of salary to each of up to 3 dependent children | All employees with dependents | On appointment | 1 x salary<br>21¢/$1,000/mo<br>25% salary to spouse<br>$3.69 per $100 monthly benefit per month. | 66.6%<br><br>66.6% | Constellation Assurance | Sept. 1/1971 |
| 1 x salary plus 25% to spouse | | | 25% sal. + 5% up to 3<br>$3.21 per $100 monthly benefit per month | 66.6% | | |
| 1 x salary plus 25% to dependent children only | | | 25% sal. to child<br>$2.07 per $100 monthly benefit per month. | 66.6% | | |
| **MCMASTER** | | | | | | |
| Spouse & Children<br>Lump sum payment of 1x,2x or 3x salary to the next higher thousand to a maximum of $100,000, $200,000 or $300,000 plus 25% of salary for spouse plus 5% of salary for each dependent child under 21 or 25 if in full-time attendance at school. | Married, permanent faculty and staff | 1st day of employment | .13 1/2/$1,000 of lump sum cover | 1x 68.2%<br>2x 56.6%<br>3x 48.4% | Sun Life | Oct. 1/1969 |
| Children Only Survivor<br>Lump sum payment of 1x, 2x or 3x salary to the next higher thousand to a maximum of $100,000, $200,000 or $300,000 plus 25% of salary to dependent child or children under 21 or 25 if in full-time attendance at school. | Widows, Widowers or legally separated permanent faculty or staff. | as above | 13½¢/$1,000 of lump sum cover | 1x 68.2%<br>2x 56.6%<br>3x 48.4% | Sun Life | Oct. 1/1969 |

## SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

| Amount of Benefit | Who is Eligible | When Eligible | Total Premium | % of Premium Paid by Employer | Carrier | When Introduced |
|---|---|---|---|---|---|---|
| **TORONTO** | | | | | | |
| Basic coverage of 1 x annual salary free ($90,000 max.) Plus Spouse & Children: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) plus 10% of annual salary for each dependent child under 21 (max. of 2 children) Spouse only: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) Children only: 30% of annual salary to orphans until youngest child reaches age 21 or for the 10 year guaranteed period, whichever is longest period. OR optional 2x annual salary (inclusive of Basic non contributory 1x annual salary) Plus S.I.B. as described above. NOTE: Escalation provision added to protect survivors from inflation of 7% or across-the-board economic increase (annually) whichever is the lessor. Maximum insurable salary on S.I.B. Insurance $65,000. | All full-time and part-time staff holding an appointment of 25% or more of full-time with eligible dependants | On appointment or date application card signed, whichever is the later date. | $.21 per $1,000 of commuted value of insurance | Basic coverage 100% Survivor income Benefit 33.33% | Canada Life | May 1/1976 |

## SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

| Amount of Benefit | Who is Eligible | When Eligible | Total Premium | % of Premium Paid by Employer | Carrier | When Introduced |
|---|---|---|---|---|---|---|
| **TRENT** | | | | | | |
| Spouse's Option<br>25% of basic life insurance coverage per year paid in monthly instalments as long as a spouse lives and remains unmarried. | Same as for Life Insurance | on appointment or anytime subject to medical certification | $0.303/$1,000 per month of commuted value* of insurance | 100% of premiums for coverage based on commuted value* to $25,000; 25% of premiums for coverage based on commuted value* for excess of $25,000<br><br>* commuted value is based on income | Confed. Life | July 1, 1969 |
| Children's Option<br>15% of basic life insurance per year paid in monthly instalments until youngest unmarried dependent child is 23 or 25 if a student. If no spouse's, option is elected, benefit is 25% of basic life insurance. | | | | | | |

## DEPENDENT LIFE INSURANCE

| | | | | | | |
|---|---|---|---|---|---|---|
| **WESTERN** | | | | | | |
| Spouse - $20,000. Each dependent child - $5,000 | Voluntary participation, all full-time staff, faculty & union | On appointment or any time subject to medical certification | $3.01 per month | NIL | London Life | Oct. 1/1982 |

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## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| **BROCK** | | | | | | | | |
| Similar to Blue Cross #9. Max. on crowns and endodontics of $150. Max. on periodontics of $250. | Full-time faculty and staff | Upon appointment | Compulsory | NIL<br>NIL<br>NOTE: Premiums are approximations - on "cost-plus" basis | $15.16 S non union<br>$42.45 F union<br><br>$13.54 S<br>$37.92 F union | Blue Cross | YES | '85 |
| **CARLETON** | | | | | | | | |
| Equivalent Blue Cross #9, except oral hygiene instruction expenses not covered. | All full & part time and all union support staff excluding Academic Union & Management | Date of appointment | Compulsory | All Others<br>NIL<br><br>C.G.A.<br>NIL | <br>S$13.96<br>F$42.59<br><br>S$13.30<br>F$40.56 | Great West Life | YES | '86<br><br>'85 |
| As above plus crowns and bridges | Academic Union | Date of appointment | Compulsory | G.C.I.U.<br>S $ 6.29<br>F $19.18<br>Academic Union<br>NIL | <br>S$ 6.98<br>F$21.30<br><br>S$14.96<br>F$42.82 | | | '86<br><br>'82 |
| As above plus crowns and bridges | Management | " | " | Management<br>NIL | <br>S$17.69<br>F$50.63 | | | '84 |
| **GUELPH** | | | | | | | | |
| Full maintenance program plus periodontics and endodontics plus 50% co-insurance for bridges, crowns, caps and dentures | 1. All full-time regular employees.<br><br>2. all temporary and trust-fund employees hired for more than one year. | Immediate | Compulsory<br><br>Voluntary at time of interview | S $ 5.65<br>F $17.32<br><br>same | S $11.32<br>F $34.64 | Mutual Life Assurance Co. | YES | '84 |
| **LAKEHEAD** - No dental insurance | | | | | | | | |

## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| **LAURENTIAN** | | | | | | | | |
| Oral examination, Prophylaxis - once every 6 months. Bite-wing x-rays, Extractions and simple alveolectomy. Surgical extraction of impacted teeth. Surgical removal of tumors, cysts, neoplasms. Amalgam, silicate, scrylic and composite fillings. General Anaesthetic required in relation to dental surgery. | full-time employees | 1st day of month coincident with or next following date of employment | Voluntary | S $ 5.99<br>F $20.24 | S $ 5.99<br>F $20.24 | Confed. Life | YES | '82 |
| **MCMASTER** | | | | | | | | |
| Roughly equivalent to Blue Cross #9 Plan | Faculty & staff who work on a half-time or better basis. If contractually limited must be of more than one year | First day of employment | Compulsory unless covered by spouse | NIL | S $13.80<br>F $32.90 | Sun Life | NO ASO Plan Self Insured | '85 |
| OISE | | | | | | | | |
| Academic support, General Support and Faculty. Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and an 100% co-insurance factor with no open space limitations (max. of $1300/calendar year). Also includes Orthodontia with a 50% coinsurance factor, $1500 lifetime limit. | All full & part-time with over 25% appointment | Upon appointment | Compulsory | NIL | Academic Support<br>S 22.09<br>F 65.11<br>General Support<br>S 28.74<br>F 72.21<br>Faculty<br>S 21.89<br>F 66.71 | Confederation Life | YES | Annual |
| Professional & Non/Prof. - Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and an 80% coinsurance factor (max. of $1300 per calendar year). Also includes Orthodontia with a 50% coinsurance factor, $1500 lifetime limit. | All full & part-time with over 25% appointment | Upon appointment | Compulsory | NIL | S $21.82<br>F $69.45 | Confederation Life | YES | Annual |

## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| O.I.S.E (Cont'd)<br>Faculty & General Support - Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and no co-insurance (max of $1300/calendar year). Also includes Orthodontia with a 50% coinsurance factor, $1500 lifetime limit. | All full & part-time with over 25% appointment<br><br>Faculty<br>35% appointment or more | Upon appointment | Compulsory | NIL | General Support<br>S $26.61<br>F $66.86<br><br>Faculty<br>S $20.20<br>F $64.31 | Confederation Life | YES | Annual |
| OTTAWA - No Dental Insurance | | | | | | | | |
| QUEEN'S - No Dental Insurance | | | | | | | | |
| RYERSON | | | | | | | | |
| 100% Basic Care, 65% Major Care and orthodontic treatment | All full-time employees after 1/9/74 | On date of appointment | Compulsory | NIL | S $21.77<br>F $55.07 | The Mutual Life Assurance Company | YES | '86 |
| union staff - OPSEU - 100% basic care, 50% Major & Orthodontic | " | " | " | NIL | S $21.37<br>F $54.06 | " | | '86 |
| Basic Services - 100%. To a maximum of $1,000. per individual per contract year. Applies to all basic, endodontic and periodontic services.<br>Major Services - 50%. To a maximum of $1,000. per individual per contract year. Orthodontic services - excluded. | Sessional Instructors | " | " | NIL | S $16.41<br>F $44.74 | The Mutual Life Assurance Company | YES | '82 |
| TORONTO | | | | | | | | |
| Blue Cross Dental Plan #9. Dependents coverage to include unmarried children between 21-25 who are in full-time attendance at an institution of learning. | All full-time and part-time appointed staff | 1st day of month following date of appointment | Compulsory for all full-time staff and voluntary for part-time staff on initial enrollment | S $ 3.89<br>F $ 8.72 | S $15.57<br>F $34.86 | Blue Cross | YES | '85 |

## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| **TRENT** | | | | | | | | |
| Blue Cross Dental Plan #9. | Full-time and half time tenured and probationary faculty; faculty with full-time limited term appointments of one or two years. | 1st day of month following date of appt. and/or application. | Voluntary | NIL | S $18.92<br>F $40.79 | Blue Cross | YES | '85 |
| Blue Cross Dental Plan #9. | Full-time and half-time regular and recurring staff | As above plus, 3 months waiting period for eligible hourly-paid staff. | " | NIL | S $18.92<br>F $40.79 | Blue Cross | YES | '85 |
| **WATERLOO** | | | | | | | | |
| 80% of basic dental expenses, 50% of major dental expenses. | all full-time faculty and staff | after 1st day of employment | Compulsory | NIL | S $ 9.90<br>F $29.74 | Manufact-urers Life | YES | eff. Jan 1, 1987 1984 schedule |
| **WESTERN** | | | | | | | | |
| 100% of basic dental expenses, 80% of major dental expenses | Regular full-time faculty | 1st day of employment | Compulsory | NIL | S $21.59<br>F $57.57 | Mutual Life Assurance Company | YES | '85 |
| | Regular full-time admin. staff | " | Compulsory unless covered by spouse | NIL | S $14.88<br>F $39.71 | | YES | '85 |

## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| **WESTERN** cont'd | C.U.P.E. - Phys. Plant. | " | " | NIL | S $14.88<br>F $39.71 | | YES | '85 |
| | C.U.P.E. - Food Services | " | " | NIL | S $14.88<br>F $39.71 | | YES | '85 |
| | C.G.A. | " | " | NIL | S $14.88<br>F $39.71 | | YES | '85 |
| **WLU** | | | | | | | | |
| Equivalent to Blue Cross #9 | All full-time faculty and staff, Part-Time in excess of 1250 hours per annum | 1st of month following date of employment | Voluntary | S $ 3.50<br>F $10.83 | S $10.50<br>F $32.49 | Allstate | YES | '83 |
| **WINDSOR** | | | | | | | | |
| Green Shield, 100 plus 4 | CUPE 1393 | After Probation Period | Compulsory unless other coverage by spouse | NIL | S $17.72<br>F $39.73 | Green Shield | YES | '85 |
| | CUPE 1001<br>CUOE 100 | " | " | NIL | S $14.75<br>F $33.20 | Green Shield | YES | '86 |
| Green Shield, 100 plus 4 | Admin. | 30 days | | NIL | S $15.69<br>F $35.30 | Green Shield | YES | '86 |
| | Executives | 30 days | " | NIL | | | | |
| | SEIU 210 | after prob. | " | NIL | S $18.21<br>F $40.83 | | YES | '86 |
| **YORK** | | | | | | | | |
| Equivalent Blue Cross #7 with riders 1,2,3 & 4 100% Basic 50% Prosthetic, Orthodontic & Restorative.<br>- max. $1700 per year Restorative<br>- max. $1700 per year lifetime ortho. | Professional & Managerial | Date of appointment | Compulsory, unless covered elsewhere | S NIL<br>F NIL | S $18.04<br>F $55.15 | Lon Life Financial Services | YES self experienced | '86 |

## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| As above | Faculty | " | " | " | S $20.44<br>F $62.45 | | " | CURRENT |
| As above | Support Staff | Date of appointment | " | Staff<br>S NIL<br>F NIL | S $21.89<br>F $59.37 | | " | CURRENT |
| Similar to Blue Cross #7 100% Basic - Max $1,000 per calendar year | I.U.O.E., CUPE, UPGWA | " | " | IUOE<br>S NIL<br>F NIL | S $13.76<br>F $36.73 | | | '85 |
| | | | | UPGWA<br>S NIL<br>F NIL | S $10.50<br>F $27.93 | | | '85 |
| | | | | CUPE<br>S $ 1.42<br>F $ 4.15 | S $10.95<br>F $31.92 | | | |

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## POST-RETIREMENT BENEFITS

| Life Insurance Coverage | Cost to Retirees | Major Medical | Monthly Employee Premium | Monthly Employer Premium | Other Benefits |
|---|---|---|---|---|---|
| **BROCK** | | | | | |
| Paid-up<br>10 yrs. service $1,000<br>10-15 " " 2,000<br>15-20 " " 3,000<br>20-25 " " 4,000<br>25 " " 5,000<br>- policy is purchased at retirement with volume related to yrs. of service.<br>- applies to non-unionized full-time faculty and staff | NIL | n/a | | | n/a |
| **CARLETON** | | | | | |
| NIL | - | Yes*<br><br>*Provided on Retirement of Staff member<br>(i) if age 55 or over<br>(ii) has 5 or more years service<br>(iii) is a member of the Plan | Nil | S $ 5.70<br>F $19.93 | Dental Plan<br>Faculty Union only coverage continues. University pays 100% of premiums<br>S $14.96<br>F $42.82<br><br>Athletic Facilities<br>Free Use |
| **GUELPH** | | | | | |
| CUPE $1,000 paid up policy<br>All others - NIL | NIL<br>N/A | Can continue on optional basis paying 50% of premiums | S $ 7.36<br>F $17.77 | - | Dental - can continue on optional basis paying 75% premium<br>S $11.85<br>F $39.44 |
| **LAKEHEAD** - No post-retirement benefits | | | | | |
| **LAURENTIAN** - No post-retirement benefits | | | | | |
| **MCMASTER** | | | | | |
| $5,000 paid up policy | NIL | YES | NIL | S $ 6.70<br>F $19.30 | Free Parking. Free use of athletic facilities. Discount at Bookstore. Free Dental Plan<br>S $13.80<br>F $32.90 |

## POST-RETIREMENT BENEFITS

| Life Insurance Coverage | Cost to Retirees | Major Medical | Monthly Employee Premium | Monthly Employer Premium | Other Benefits |
|---|---|---|---|---|---|
| **OISE** | | | | | |
| Support Staff<br>NIL - unless employment is continued. At which time maximum becomes $25,000 | NIL | Yes - same as active employees - lifetime | Mang/Professional & General<br>Support Staff<br>S $ 6.34<br>F $16.26<br>Research Officer<br>S $ 7.85<br>F $20.04 | S 6.34<br>F 16.26 | Dental Benefits 50% shared Cost<br>S 25.28 each<br>F 70.83 each<br><br>N/A |
| Faculty<br>$25,000 | Employer<br>$2.50<br>Retiree<br>$2.50 | Same as active employees including vision and hearing aids except that life time maximum reduced to $10,000 | $ 6.09 S<br>$15.86 F | $ 6.10 S<br>$15.86 F | Dental Benefits - same as active employees<br>S $10.95 Employer<br>S $10.95 Retiree<br>F $33.36 Employer<br>F $33.35 Retiree |
| **OTTAWA**<br>1. Retired staff members insured before May 1, 1971; 50% of annual earnings<br>2. Retired staff members insured after May 1, 1971; 2½% for each year of service (max. 20) minimum benefit $2,000<br>3. Retired staff members insured after July 1, 1976;<br>- less than 10 years service $2,000<br>- 10 or more years' service: 10% of final salary with minimum of 2,000 and max. of 5,000 coverage. | NIL | | | | Semi-Private accommodation Plan (Optional)<br>S $ 2.72<br>F $ 5.17<br>Private Room Coverage (Optional)<br>S $ 3.76<br>F $ 8.23 |
| **QUEEN'S**<br>Basic<br>100% of final salary at 65 reducing by 20% per year to 10% at 70 with a $3,000 minimum.<br><br>Optional<br>no post retirement benefit | NIL | YES 80% of eligible charges covered. | S $ 1.00<br>F $ 4.05 | S $ 2.25<br>F $ 9.45 | Semi-private hospital coverage<br>S $ 1.90<br>F $ 5.00 |
| **RYERSON** | | | | | |
| N/A | N/A | Yes - Semi-Private and limited supplemental health benefits | S $ 6.49<br>F $14.31 | NIL | DENTAL INSURANCE<br>-$2000 max per calendar year<br>-basic services - 90% of expenses on current fee guide<br>-major services - 50% of expenses on current fee guide<br>S - $15.65<br>F - $33.83 |

POST-RETIREMENT BENEFITS

| Life Insurance Coverage | Cost to Retirees | Major Medical | Monthly Employee Premium | Monthly Employer Premium | Other Benefits |
|---|---|---|---|---|---|
| **TORONTO** | | | | | |
| n/a | n/a | Blue Cross extended health care | S $ 7.31<br>F $21.53 | S $ 7.30<br>F $21.53 | Blue Cross semi-private employee/er premium<br>S $ 4.47 $ 4.48<br>F $ 8.95 $ 8.95<br>Blue Cross Dental Plan #9 employee premium<br>S $ 5.36<br>F $12.16<br>employer premium<br>S $ 5.36<br>F $12.17 |
| **TRENT** - No post-retirement benefits | | | | | |
| **WATERLOO** | | | | | |
| An amount equal to the lessor of: 25% of the amount for which employee was insured immediately prior to retirement or, 37½ of employees final salary but not less than $2,000 | NONE | Sickness and accident | NONE | S $ 6.60<br>F $21.28 | |
| **WESTERN** | | | | | |
| Paid-up policy equal to 50% of amount of basic insurance in effect at time of retirement, with the maximum policy being $15,000 | NIL | YES | NONE | S $12.43<br>F $24.86 | |
| **WLU** - NIL | n/a/ | YES | NONE | S $ 6.52<br>F $21.15 | |
| **WINDSOR** | | | | | |
| $1,500 paid-up insurance for staff at age 65 | NIL | - | - | Single Premium about $800.00 | Green Shield Prescription Plan - Employee premium - NIL<br>Employer premium<br>S $14.11<br>F $28.22 |
| **YORK** - Five year "Pilot" Program for full time faculty and Professional & Managerial Staff<br>NIL | NIL | YES | NIL | $21,000 annually | Private Hospital coverage<br>Dental Plan - similar to coverage prior to retirement. |

## VACATION ENTITLEMENT

### BROCK

**Sec/Cler/Tech**

1st cal yr - 1 day/mo. max 10 days
2nd full calendar yr - 2 weeks
3rd full calendar yr - 3 weeks
10th full calendar yr - 4 weeks
20th full calendar yr - 5 weeks

**Mtce/Housekeeping**

Up to 3 yrs - 2 weeks
after 3 yrs - 3 weeks
after 10 yrs - 4 weeks
after 19 yrs - 5 weeks
after 30 yrs - 6 weeks

**Adm/Professional**

1st and 2nd full calendar yr - 3 weeks
3rd calendar yr and beyond - 4 weeks
20th calendar year and beyond - 5 weeks

**Faculty and Librarians**

4 wks upon appointment (pro-rated in 1st year)
5 wks in 20th calendar yr.
(Librarians only)

### CARLETON

**Non-Union Support Staff**

| | | |
|---|---|---|
| 1 - 5 years | - | 15 da/yr |
| 6 years | - | 16 da/yr |
| 7 years | - | 17 da/yr |
| 8 years | - | 18 da/yr |
| 9 years | - | 19 da/yr |
| 10 yrs & up | - | 20 da/yr |
| 15 or more | - | 22 da/yr |
| 18 or more | - | 25 da/yr |

**Managerial/Prof. Staff**

22 day/yr from date of appointment
25 day/yr after 15 years.
Note: On an employee's (excluding Faculty) 25th anniversary date, he shall be granted an additional 10 working days with pay leave that year only.

**Faculty**

One month

**Non-Academic Unions**

Varies between agreements - similar to non-union support staff

### GUELPH

**Faculty:** - 1 month

**Professional Staff**

1 - 3 years - 15 days
4 years - 22 "
16 years - 25 "

**Supervisory**

| | | |
|---|---|---|
| 1 - 3 years | - | 15 days |
| 4 years | - | 22 days |
| 16 years | - | 25 days |

**C.U.P.E.**

1 year - 10 days
2 years - 15 days
7 years - 16 days
8 years - 18 days
10 years - 20 days
12 years - 21 days
14 years - 22 days
16 years - 23 days
18 years - 24 days
20 years - 25 days

**Support Staff & Non CUPE Bargaining Groups**

1 year - 10 days
2 years - 15 days
5 years - 16 days
7 years - 17 days
8 years - 18 days
9 years - 19 days
10 years - 20 days
15 years - 22 days
20 years - 25 days

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## VACATION ENTITLEMENT

### LAKEHEAD

**Non-Union Support Staff**

Up to 8 years - 3 weeks
Over 8 years - 4 weeks

**Office Union**

Up to 3 years - 2 weeks
3 to 8 years - 3 weeks
Over 8 years - 4 weeks

**Mtce/Housekeeping**

Up to 4 years - 2 weeks
4 to 8 years - 3 weeks
Over 8 years - 4 weeks

**Faculty and Senior Admin.**

4 weeks

### LAURENTIAN

**Faculty**

1 month or 23 working days. After 5 continuous years for each year of employment thereafter, the member will be entitled to an additional 2 days to a maximum entitlement of 33 working days.

**Administration**

- 3 weeks after 1 year 6th to 8th Level of Hickling Johnston Salary Scale.
  4 weeks after 5 years.

- 4 weeks after 1 year from 9th Level of Hickling Johnston Salary Scale. After 10 years of continuous service, 1 extra day and 1 additional day every year of continuous service thereafter. Maximum vacation allowance 7 weeks.

**Support Staff/C.U.P.E.**

| | |
|---|---|
| 1 - 4 years | - 15 days per year |
| 5 years | - 16 days per year |
| 6 years | - 17 days per year |
| 7 years | - 18 days per year |
| 8 years | - 19 days per year |
| 9 years | - 20 days per year (Support Staff only) |
| 10 years | - 20 days per year |
| 11 years | - 21 days per year |
| 12 years | - 22 days per year |
| 13 years | - 23 days per year |
| 14 years | - 24 days per year |
| 15 years | - 25 days per year |
| 16-17 years | - 26 days per year |
| 18-19 years | - 27 days per year |
| 20-21 years | - 28 days per year |
| 22-23 years | - 29 days per year |
| 24-25 years | - 30 days per year |
| 26 or more | - 31 days per year |

**I.U.O.E./Canadian Guards Association**

| | |
|---|---|
| 1 - 9 years | - 3 weeks at 6% of total earnings |
| 10 - 14 years | - 4 weeks at 8% of total earnings |
| 15 years | - 5 weeks at 10% of total earnings |

### MCMASTER

| Vacation Group | Category | Salary Level |
|---|---|---|
| A | Clerical/Secretarial Technicians, Professional/Management Nurses and Related Positions, Reactor Operators and Lead Hands, Instructional Assistants, Equivalent Positions. | 1 - 6<br>7 - 11 |
| B | Professional/Management, Equivalent Positions | 12 & higher |
| C | Librarians | |

**MCMASTER** (cont'd)

**Vacation Entitlement** - (based on service at June 30th)

| | Group A | Group B | Group C |
|---|---|---|---|
| Less than one year (express in working days per completed months of service) | 1.25 | 1.67 | 1.92 |
| 1 but less than 4 years service | 15 | 20 | 23 |
| 4 but less than 20 years service | 20 | 20 | 23 |
| 20 or more completed years | 25 | 25 | 25 |

**OISE**

| Professional and Academic Support (Full-time) | General Support | Faculty | Project Directors |
|---|---|---|---|
| Less than 10 months - 2 days for each full mth.<br>10 months, but less than 3 years - 1 month (22 days)<br>3 years and over - 5 weeks<br>15 years and over - 27 days | - fulltime less than 6 months - 1 day for each full month.<br>6 months, but less than 18 months - 2 weeks<br>18 months, but less than 3 years - 15 days<br>3 years, but less than 4 years - 22 days<br>4 years but less than 5 years - 23 days<br>5 years but less than 6 years - 24 days<br>6 years and over - 25 days | one month annually | five weeks annually |

**OTTAWA**

| Management and Professional Positions | Technical/Clerical/Secretary | Faculty |
|---|---|---|
| A) 3 wks (15 days) after 12 mos.<br>B) 4 wks (20 days) after 3 years<br>C) 21 days after 16 years<br>22 " " 17 years<br>23 " " 18 years<br>24 " " 19 years<br>25 " " 20 years<br>26 " " 26 years<br>27 " " 27 years<br>28 " " 28 years<br>29 " " 29 years<br>30 " " 30 years | A) 3 wks (15 days) after 12 mos.<br>B) 16 days after 6 years<br>17 " " 7 years<br>18 " " 8 years<br>19 " " 9 years<br>20 " " 10 years<br>21 " " 16 years<br>22 " " 17 years<br>23 " " 18 years<br>24 " " 19 years<br>25 " " 20 years<br>26 " " 26 years<br>27 " " 27 years<br>28 " " 28 years<br>29 " " 29 years<br>30 " " 30 years | 1 month |

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## VACATION ENTITLEMENT

**QUEEN'S**

Up to 1 year - 1 da/mo max. 10 da/yr
After 1 year - 15 da in that calendar year
After 5 years - 1 additional day for each additional year of service
After 10 years - 20 days
After 13-14 years - 21 days
" 15-16 " - 22 days
" 17-18 " - 23 days
" 19 " - 24 days
" 20 " - 25 days

**RYERSON**

1st year - CUPE and Support Staff to Grade 18 - 1.25 da/mo. maximum 15 days, Librarians/Counsellors - 1.66 da/mo. maximum 20 days.
8 full years - 20 days (Seniors Administrators above Grade 18) - 20 days
Acad. Administrators - 20 days
Faculty - No less than 2 consecutive months and not more than 3 consecutive months in any 12 month period (including course preparation)

**TORONTO**

Administrative Staff

After 1 year of service - 10 days
After 2 years of service - 15 days
After 6 years to 7 years of service - 16 days
" 7 " " 8 " " " - 17 days
" 8 " " 9 " " " - 18 days
" 9 " " 10 " " " - 19 days
" 10 " " 12 " " " - 20 days
" 13 " " 15 " " " - 21 days
" 16 " " 18 " " " - 22 days
" 19 " " 21 " " " - 23 days
" 22 " " 24 " " " - 24 days
" 25 years of service - 25 days

Faculty

One month after one year of service

Senior Administrative Staff

After 1 year of service - 20 days
After 10 years through 24 years - 1 additional day every 3 years
(as indicated under administrative staff)
After 25 years - 25 days

Librarians

After 1 year to 11 years of service - 21 days
" 12 years to 13 years of service - 22 days
" 14 " " 15 " " " - 23 days
" 16 " " 17 " " " - 24 days
" 18 years of service - 25 days

**TRENT**

Full-time and Part-time Staff covered by TUSA Agreement

Less than one year - One day per month to a maximum of ten
1 year - 10 days
2 years - 12 days
3 - 5 years - 15 days
6 years - 16 days
7 years - 17 days
8 years - 18 days
9 - 10 years - 20 days
11 - 12 years - 21 days
13 - 14 years - 22 days
15 years - 23 days
16 & over - 25 days

In the 25th year a member shall have a special "Quarter Century" vacation consisting of an extra five days for a total of 30 days' vacation.

Faculty

20 working days

CUEW

4% Vacation Pay

Librarians

Less than 10 years service - 22 working days
After 10 years of service - 25 working days

## VACATION ENTITLEMENT

### WATERLOO

**Sec/Cler/Jr Service Union & Non-Union Hourly**

11 days after 1 yr
12 days after 2 yrs
14 days after 3 yrs
15 days after 4 yrs
16 days after 6 yrs
17 days after 7 yrs
18 days after 8 yrs
19 days after 9 yrs
20 days after 10 yrs
21 days after 11 yrs
22 days after 13 yrs
23 days after 15 yrs
24 days after 17 yrs
25 days after 18 yrs

**Sr. Service/Intermed. Tech/Security Officers**

15 days after 1 yr
16 days after 6 yrs
17 days after 7 yrs
18 days after 8 yrs
19 days after 9 yrs
20 days after 10 yrs
21 days after 11 yrs
22 days after 13 yrs
23 days after 15 yrs
24 days after 17 yrs
25 days after 18 yrs

**Faculty**

1 months after 1 year

**Management Prof. Specialists**
**Sr. Technical**

20 days after 1 yr
21 days after 11 yrs
22 days after 13 yrs
23 days after 15 yrs
24 days after 17 yrs
25 days after 18 yrs

### WESTERN

**Administrative Staff**

Up to 2 years - 3 weeks
After 2 years - 4 weeks
After 21 years - 5 weeks

**Faculty**

1 month

**CUPE - Thompson Arena & Food Services**

up to 8 years - 15 days
9 to 20 years - 20 days
21 years or more - 25 days

**Cdn Guards Assoc.**

Up to 8 years - 15 days
9 to 20 years - 20 days
21 years or more - 25 days

**CUPE - Physical Plant**

Up to 8 years - 15 days
9 to 19 years - 20 days
20 years or more - 25 days

### WLU

**Support Staff**

2 weeks after 1 year
3 weeks after 3 years
4 weeks after 10 years
5 weeks after 20 years

**Maintenance Staff Union**

2 weeks after 1 year
3 weeks after 4 years
4 weeks after 10 years
5 weeks after 20 years

**Management Professional's and Faculty**

22 days after 1 year
25 days after 20 years

### WINDSOR

**Admin. & Union**

6 mo - Under 1 yr - 5 days
1 - 3 years - 2 weeks
4 - 9 years - 3 weeks
10- 18 years - 4 weeks
19 years or more - 5 weeks

**Faculty**

4 weeks

### YORK

**CUPE, IUOE and Support Staff**

2 weeks after 1 year
3 weeks after 2 years
4 weeks after 7 years

**Faculty**

4 weeks immediately

**Professional & Management**

3 weeks after 1 year
4 weeks after 3rd year.

**United Plant Guard Workers**

2 weeks after 1 year
3 weeks after 2 years
4 weeks after 8 years

## SABBATICAL LEAVE POLICIES

| Eligibility Requirements | Application Requirements | University Contribution to Normal Salary | Other | Maximum Direct Remuneration to Faculty Member | Sabbatical Leave Grant Reported For Income Tax |
|---|---|---|---|---|---|
| **BROCK** | | | | | |
| 12 months leave after 6 years service or 6 months after 3 years. Tenure not required. | apply through Dept. Chm. to Committee on Sabbaticals outlining research program. File report with Dean upon return. | 75% for 12 mths; In lieu of 12 months after 6 years at 75% of salary, a 6 month sabbatical can be taken at 100% of salary. | sabb. leave is a privilege not a right. Not obligated to return. | 100% of salary | YES |
| **CARLETON** | | | | | |
| 12 months leave after 6 years service or 6 months after 3 years to tenured faculty | apply to Dept. Chm. and Dean outlining purpose of leave. File report with Dean upon return. | 80% for 12 mths; 60% for 6 mths after 3 yrs. | sabb. leave is a right not a privilege. Obligated to return. | 150% of salary | YES |
| **GUELPH** | | | | | |
| up to 12 mths leave after 6 years service. Tenure is required. | apply to Dept. Chm. giving tentative program | 75-100% depending on length of leave. Max. 100% from all sources. | sabb. leave a privilege not a right. Obligated to return. | 100% of salary for paid leave up to 7 mths. reducing to 75% of salary up to 12 mths paid leave. | YES |
| **LAKEHEAD** | | | | | |
| 12 mths. leave after 6 yrs. service. Tenure is required. | apply to Dean outlining purpose of leave. File report upon return. | 75% | sabb. leave a privilege not a right. Obligated to return. | 75% of salary | YES |
| **LAURENTIAN** | | | | | |
| 6 or 12 mths after 6 yrs. service. Tenure is required. | apply to Dept. Chm. and Dean outlining study project. File report on return. | 80-100% for 12 mths (depending on yrs service): 100% for 6 mths. | sabb. leave conditional upon proposal being accepted. | 100% of salary | YES |
| **MCMASTER** | | | | | |
| 6 or 12 months leave after 6 yrs service. Tenure not required. | apply to Dean outlining purpose of leave. File report with Dean upon return. | 80% for 12 mths, 100% for 6 mths. | sabb. leave a privilege not a right. Obligated to return. | 115% of salary from all sources. | YES |
| 6 months leave after 3 years (must be tenured, full-time) | Must be approved by Dean, Dean Grad Studies & VP Academic | 75% for 6 months or 87.5% for the salary year in which the leave occurs. | All leaves now termed research leaves | | YES |

## SABBATICAL LEAVE POLICIES

| Eligibility Requirements | Application Requirements | University Contribution to Normal Salary | Other | Maximum Direct Remuneration to Faculty Member | Sabbatical Leave Grant Reported For Income Tax |
|---|---|---|---|---|---|
| **OISE** | | | | | |
| 6 mths leave after 4½ yrs service or 1 year after 9 yrs service; or a 6 month unit comprised of leave earned to date plus unpaid leave of absence. | Apply to Dept. Chm. outlining proposal for leave. File report with Director within 30 days of return. | 100% | Obligated to return | 100% | YES |
| **OTTAWA** | | | | | |
| 6 mths leave after 3 years, or 12 mths leave after 6 yrs service. Tenure is required. | apply to Teaching Personnel Cttee. outlining research program. File report with Dean upon return. | 75% for 12 mth (could go to. 90% for deferred leaves); 100% for 6 mths | sabb. leave a privilege not a right. Obligated to return. | 100% subject to approval of his/her dean. | YES |
| **QUEEN'S** | | | | | |
| 6 or 12 mth leave after 6 yrs service. Tenure not required. | apply to Dept. Chm. outlining nature of scholarly activity. File report upon return. | 75% Max. 100% from all sources | sabb. leave a privilege not a right. Obligated to return. | 100% | YES |
| **RYERSON** | | | | | |
| 6 or 12 mth leave or less, following 6 yrs service. | apply to Dept. Chm. 8 mths prior to leave. | 60-90% for up to 12 mths. depending on years of service. Max. 100% from all sources. if greater remuneration is received entitlement from institute will be reduced by 1/2 the excess. | expected to return to active employment at end of leave. Renewal of leave may be granted by mutual agreement. | 100% of salary | YES |
| **TORONTO** | | | | | |
| 6 or 12 mths leave after 6 yrs service. Tenure not required | outline study program with application. File report upon return | 80% for 12 mths; 100% for 6 mths; Max. 100% from all sources. | sabb. leave a privilege not a right. Obligated to return. | 100% of salary | YES |

## SABBATICAL LEAVE POLICIES

| Eligibility Requirements | Application Requirements | University Contribution to Normal Salary | Other | Maximum Direct Remuneration to Faculty Member | Sabbatical Leave Grant Reported For Income Tax |
|---|---|---|---|---|---|
| **TRENT** | | | | | |
| 12 mths leave after 6 yrs of service* or 6 mths after 3 yrs. service<br>* includes academic leaves | apply to department 2 years in advance outlining plans and projects. Department submits 3 year sabbatical plan to the Dean and committee on Academic Personnel by 15 Nov. of each year. File report on return. | 60-100% (depending on length of service* for 6 mths or 12 mths leave<br>* includes academic leaves. | length of leave and salary level determined by "Earned Years of Service" | 100% of salary | YES |
| **WATERLOO** | | | | | |
| 6 or 12 mths leave after 6 yrs service. Tenure required in some faculties | apply to Dept. Chm. outlining research program | 75% for 12 mths leaves after 6 yrs; 100% for 6 mth and 12 mths leaves after 6 years. | sabb. leave a privilege not a right. Obligated to return. | 100% of salary | YES |
| **WESTERN** | | | | | |
| 6 or 12 mth leave after 6 yrs. service. Tenure not required. | apply to Dept. Chm. outlining study program | 75% for 12 mths; 100% for 6 mths. Max. 100% from all sources. | sabb. leave a privilege not a right. Not obligated to return. | 100% of salary | YES |
| **WLU** | | | | | |
| 6 or 12 mths leave after 6 yrs service. Tenure is required. In exceptional circumstances a tenured members of faculty may be granted a 6 mo. sabbatical leave after 3 yrs. of continuous F.T service. | apply to Dept. Chm. outlining research program. File report with Chm. and Dean upon return. | 82 1/2% for 6 or 12 mths. | sabb. leave a privilege not a right. Not obligated to return. | 100% of salary | YES - if meets qualifications of Research Committee |
| **WINDSOR** | | | | | |
| 12 mth leave after 6 yrs. service. Tenure is required. | outline intended activities with application. File report upon return. | 60-100% for 12 mths (depending on yrs service). Max. 100% from all sources. | sabb. leave a privilege not a right. Obligated to return. | | |

## SABBATICAL LEAVE POLICIES

| Eligibility Requirements | Application Requirements | University Contribution to Normal Salary | Other | Maximum Direct Remuneration to Faculty Member | Sabbatical Leave Grant Reported For Income Tax |
|---|---|---|---|---|---|
| **YORK** | | | | | |
| 6 or 12 mths leave after 6 yrs service. Tenure is required. | apply to Dept. Head and Dean outlining study program. File report upon return. | 75% for 12 mths plus employer's supplementary support (maximum 5%); 100% for 6 mths; Max. 100% from all sources. | sabb. leave a right not a privilege. Obligated to return. | 100% of salary | YES |

## HOUSING LOAN (MORTGAGE) POLICIES

| Eligibility | Location Requirements | Maximum Amount | Interest Rate and Term | Other Conditions | Restricted To Principal Residence | First Purchase Within Area |
|---|---|---|---|---|---|---|
| **BROCK** | | | | | | |
| housing loans not available | | | | | | |
| **CARLETON** | | | | | | |
| all full-time staff | no restriction | $20,000 | PLR + ½% over 10 yrs. PLR + 1¼% 15 to 20 yrs. | borrower gives 2nd mortgage to university to secure loan | YES | NO |
| **GUELPH** | | | | | | |
| full time tenured faculty & staff first home 10% equity | Within the City of Guelph or vicinity | lessor of $20,000 and annual salary | PLR + 3/4% over 15 years | | YES | YES |
| **LAKEHEAD** | | | | | | |
| full-time faculty and senior support staff; principal residence 10% equity | within 20 miles of the City Limit of Thunder Bay | $12,500 | PLR + ½% over max. of 10 years. | borrower gives mortgage to university to secure loan | YES | one loan can be used during the time of employment |
| **LAURENTIAN** | | | | | | |
| full-time members of faculty, technicians & admin. officers, principal residence equity 50% of second mortgage and at least 10% of assessed value. | | $10,000 | PLR + ½% over 10 yrs. max. | borrower gives 2nd mortgage to university to secure loan | YES | NO |
| **MCMASTER** | | | | | | |
| Tenure stream faculty and full time support staff, principal residence, 10% equity. | within daily commuting distance of campus | $30,000 | PLR + 3/4% up to 15 yrs. PLR + 1% for excess over 15 years (Weekly floating rate) | borrower gives mortgage to University. | YES | NO |
| **OISE** | | | | | | |
| All regular full-time faculty and support staff. 10% equity | No restrictions | $20,000 | PLR + 1% over 10 yrs. | Borrower gives Mortgage to Institute to secure loans | YES | NO |

## HOUSING LOAN (MORTGAGE) POLICIES

| Eligibility | Location Requirements | Maximum Amount | Interest Rate and Term | Other Conditions | Restricted To Principal Residence | First Purchase Within Area |
|---|---|---|---|---|---|---|
| **OTTAWA** | | | | | | |
| full time faculty and support staff, principal res., 10% equity: 1st mortgage and equity to equal 70% | within Ottawa/Hull region | $30,000 | PLR + ½% over 15 yrs. | borrower gives 2nd mtge to University to secure loan. 1st and 2nd mtge payments must not exceed 30% of salary | YES | YES |
| **QUEEN'S** | | | | | | |
| All staff principal res. 10% equity; 1st mortgage and equity to equal 70% | within the Kingston area | lesser or annual salary, 30% of property price, and $20,000 | PLR + ½% over max. 10 years. | borrower gives 2nd mtge to university to secure loan. Carrying charges not to exceed 30% of salary | YES | |
| **RYERSON** | | | | | | |
| 20% equity | within reasonable commuting distance | $10,000 | PLR + 3/4% | N/A | YES | NO |
| **TORONTO** | | | | | | |
| Programs I & II<br>-full-time faculty and support staff<br>- first home<br>- 10% Personal Equity<br>- Principal Residence | Within daily commuting distance of St. George, Scarborough and Erindale campuses. | lesser of twice annual salary or $40,000 | PLR + 3/4% for 15 years. PLR + 1% for 20 years - open | borrower gives 2nd mtge to University to secure loan. Annual mtge payments & taxes not to exceed 30% of gross income | | |
| Program III<br>- subsequent purchases<br>- refinancing | | 1st mtge - the lesser of 75% of purchase price or a max. of $75,000<br>2nd mtge - twice annual salary or a maximum of $40,000<br>Total 1st and 2nd - $115,000 | -prevailing int. rate on mtge - 1,3 or 5 year terms. 10% prepayment annually - same interest rate as first mtge - open - life ins. for $35,000 | 1st mtge to Kinross Mtge. Corp.<br>2nd mtge - borrower gives 2nd mortgage to University to secure loan. Annual mortgage payments & taxes not to exceed 30% of gross income. | | |

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## HOUSING LOAN (MORTGAGE) POLICIES

| Eligibility | Location Requirements | Maximum Amount | Interest Rate and Term | Other Conditions | Restricted To Principal Residence | First Purchase Within Area |
|---|---|---|---|---|---|---|
| **TRENT** | | | | | | |
| on-going full-time employees | within the Peterborough City | $20,000 | Specified rates varying in relation to prime, term and amount of loan. | minimum equity requirement: total of all guaranteed loans not to exceed $300,000; prepayment features; bororrowers responsible for legal costs. | YES | NO |
| **WATERLOO** | | | | | | |
| new full time faculty and staff; principal res. first home 10% equity | within Cities of Waterloo or Kitchener neighbouring communities, or respective environments | lesser of annual salary and $20,000 | PLR + 1% for everyone | borrower gives 2nd mtge to university to secure loan. Total of all guaranteed loans not to exceed $1.5 million | YES | YES |
| **WESTERN** | | | | | | |
| full time faculty and staff, principal res. 10% equity | within 30 miles of university | lesser of $30,000 or applicants gross annual salary. | PLR + ½% under 10 yrs; PLR + 1% for 10-20 years. | must be secondary financing. mortgage given to University to secure loan. Can be used for refinancing. | YES | NO |
| **WILFRID LAURIER** | | | | | | |
| full time faculty, first home, 10% equity | within Cities of Waterloo or Kitchener, neighbouring communities, or respective environments | $20,000 | PLR + 3/4% over 10 years. | Carrying charges not to exceed 30% of salary | YES | YES |
| **WINDSOR** | | | | | | |
| NOT AVAILABLE | | | | | | |
| **YORK** | | | | | | |
| 10% equity, Faculty and Professional & Managerial Staff | | $35,000 | PLR + 3/4% up to 15 yrs. PLR + 1% up to 20 yrs. Subsidized by University between 7-11% provided annual salary does not exceed ceiling. | Annual salary ceiling eligibility adjusted annually in YUFA negotiations | YES | NO |

## FREE TUITION POLICIES

| Eligibility Requirements | Course Completion Requirements | Other Conditions | Available for Non-University Courses | Courses During Normal Working Hours |
|---|---|---|---|---|
| **BROCK** | | | | |
| all full time employees, their spouse and dependant children. Includes spouse and dependant children of a deceased full-time employee. | student must successfully completed course | | for full-time employees, provided the course is directly related to the job. | NO |
| **CARLETON** | | | | |
| bargaining unit members & dependants from date of employment. Dependants are defined as children for whom employee is entitled to claim tax exemption under Income Tax Act during year in which free tuition requested or children not over age 21 to whom employee provides regular financial support | student must maintain good standing | dependants and members on LTD or retirement benefits, and dependants of member who dies in service remain eligible for free tuition. | YES - If taken at the request of the University. | YES - with agreement of Dept. Head |
| **GUELPH** | | | | |
| free tuition available to employees but not dependants - scholarship plan for children under 26 yrs of age | | there is a fee assistance program | YES - 75% of fee paid up to $200 | YES - 3 hours per week |
| **LAKEHEAD** | | | | |
| all full-time employees, their spouses and dependants | | Non academic employees must have completed their probation periods. | YES - 75% of fee for work related courses (maximum $200 annually) | YES - as determined by Dean or Director |
| **LAURENTIAN** | | | | |
| full-time members of staff, their dependants and spouses. Policy amended Sept. 1/81 to include dependants of retired employees, deceased retired employees and dependants of employees deceased while in the full-time employ of University. | student must remain in good standing | | YES - depending on usefulness of course | No, an exception to this policy must be approved by Dept. head. |

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## FREE TUITION POLICIES

| Eligibility Requirements | Course Completion Requirements | Other Conditions | Available for Non-University Courses | Courses During Normal Working Hours |
|---|---|---|---|---|
| **MCMASTER** | | | | |
| continuing full or half-time faculty and staff. | assistance for repeat courses limited to 50% | free tuition applies to credit and extension courses. | YES - for work related courses | 1 hour per week free - rest must be made up. |
| dependants and spouses of continuing full or half-time faculty and staff, and of retired and deceased faculty and staff. Policy established July 1, 1986 | | tuition waived for spouses and dependants after faculty or staff member completes 3 years continuous service. Must meet admission requirements and be accepted by the Registrar's office. | NO | |
| **OISE** | | | | |
| Full-time support staff employed 6 months or more. | | Fee waiver Agreement for degree courses only. | NO | 3 hours per week with Agreement of Dept. Head |
| Spouses and dependents of Faculty | No | OISE degree courses only | No | N/A |
| **OTTAWA** | | | | |
| spouse and dependants (under 26 years) | | students must pay incidental fees. Free tuition available 3 years after retirement. No longer available 5 years after employee's death. Up to age 26 per dependant. | | N/A |
| **QUEEN'S** | | | | |
| Faculty & Staff who have continuing appointments | courses must be passed for rebate | there is a fee re-imbursement program, may take 3 courses per year. | YES - taken at the request of University. | YES - with agreement of Dept. Head. |
| **RYERSON** | | | | |
| Full-time faculty and dependants recognized in law. Must meet admission requirements and be accepted by the Registrar's Office. Waiver of Tuition Fee for faculty, continues in force while on leave, with or without salary, disabled and/or Retired, and to dependants of deceased employees. | | free tuition fee for credit or non-credit courses offered by Ryerson | | |

## FREE TUITION POLICIES

| Eligibility Requirements | Course Completion Requirements | Other Conditions | Available for Non-University Courses | Courses During Normal Working Hours |
|---|---|---|---|---|
| **RYERSON cont'd**<br>Full time administrative and academic support staff, their spouses and children up to age 25, or if disabled no age limit. Must meet admission requirements and be accepted by the Registrar's Office. | 100% Rebate - any work related course taken at any post-secondary institution.<br>50% Rebate - for interest courses, must be taken at Ryerson. | Free tuition for credit courses offered by Ryerson and work related non-credit courses fee assistance programme. | Yes - providing no equivalent course available at Ryerson and work related. | Yes, if supervisor agrees, subject to service requirements |
| **TORONTO**<br>full-time faculty and regular part-time faculty with 3 yrs. service and dependants of active, retired or deceased (while in service or retirement) staff members. | courses must be passed for rebate | free tuition applies to degree courses and courses through the school of continuing studies which must be taken on employee's own time. | YES | YES - with approval of supervisor |
| **TRENT**<br>full-time faculty; staff holding regular or recurring appointment | courses must be passed for fee waiver | free tuition (as a waiver) applies to only one (1) course per academic session; graduate courses at Trent included. | YES (Credit Only) | YES - with approval of Supervisor. Lost time must be made-up |
| dependants (spouse & children) | Fee Waiver | Trent undergraduate courses only | NO | |
| **WATERLOO**<br>faculty and staff course pertains directly to employee's responsibilities | | a 50% fee assistance program for full-time staff and for courses at U. of W. - not work related. Also 50% fee assistance available for children of faculty and staff. (The latter may be taken as a scholarship or fee reduction depending on tax concerns of employee.) | YES | YES - work related course, with approval of Dept. Head. |
| **WESTERN**<br>Full-time Staff, CUOE, CGA,<br>CUPE - Food Services,<br>CUPE - Thompson Arena | courses must be passed for rebate. | no limit for credit courses taken at UWO. Off-campus: limited to cost of 1 UWO undergraduate course. | YES - if job related | YES - providing does not interfere with work flow |
| CUPE - Physical Plant | courses must be passed for rebate | maximum of 2 undergraduate courses per year if taken at UWO. Off-campus: limited to cost of 1 UWO undergraduate course | YES - if job related | YES - providing does not interfere with work flow |

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FREE TUITION POLICIES

| Eligibility Requirements | Course Completion Requirements | Other Conditions | Available for Non-University Courses | Courses During Normal Working Hours |
|---|---|---|---|---|
| WESTERN (Cont'd)<br>Eligible dependents of full-time faculty (Spouse & Dependent Children) | | Plan provides pre-paid tuition scholarships for university courses taken for credit according to the following conditions. The required minimum grades for the award of scholarships under this plan shall be: (i) for students completing secondary school within the previous two years, 70% in the best six Ontario Grade 13 subjects (or equivalent if secondary school completed elsewhere). (ii) for mature and/or part-time students, a minimum of a B grade in the last year of formal education. Where the foregoing requirement is difficult to establish, the student must enrol in the course(s), pay the fee and achieve a B grade to qualify retroactively for scholarship assistance for that course or courses. Once this requirement has been met, advance payment will be available provided (iii) below is satisfied. (iii) to maintain a scholarship, an average of B in the courses taken in the previous academic year shall be require.<br>The scholarship shall be tenable at any degree-granting University or College. The six of the unit scholarship shall be $700 for 1985-86. The size of the scholarship for a part-time student shall be one-fifth of the scholarship for a full-time student times the number of courses. Scholarships shall be tenable for a maximum of four years of full-time enrollment or its equivalent. | YES | N/A |
| WILFRID LAURIER | | | | |
| full-time faculty and staff plus dependants under age 25. | | also a fee assistance program for spouse (50% reduction) maximum 2 courses per year. | YES - if taken at the request of University | NO |

## FREE TUITION POLICIES

| Eligibility Requirements | Course Completion Requirements | Other Conditions | Available for Non-University Courses | Courses During Normal Working Hours |
|---|---|---|---|---|
| **WINDSOR** | | | | |
| full-time faculty,<br>S.E.I.U. Local 210, 1001, 1393, 100<br>U.P.G.W.A. 1958<br>Administration | N/A<br>N/A | Tuition remission for employee, spouse, and tax dependent children and spouse of deceased retiree at U. of Windsor | NO<br>NO | YES - if supervisor agrees and lost time made up. |
| **YORK** | | | | |
| All full-time employees. Spouses and/or dependants covered after 12 mos. of employment. Spouses and/or Faculty Dependants covered upon appointment date. Retirees. | | free tuition applies to degree credit courses at York. | NO | YES - with special arrangements agreed between employee and dept. head. |

## PARKING POLICIES

| FEES | OPERATES ON BREAKEVEN BASIS | OTHER |
|---|---|---|
| **BROCK** | | |
| Limited free parking in main parking lot. Other lots with coin operated access are available at a 50¢ fee. | YES (coin operated lots) | |
| **CARLETON** | | |
| $100 - $207 p.a. | YES | parking only in designated areas according to permit. Repeated violation may result in cancellation of privileges. |
| **GUELPH** | | |
| $42 p.a. | YES | parking only in designated areas according to permit. Non-payment of fines results in suspension of privileges. Regulations apply in colour-coded and hourly-rate areas 0800 - 1700 M-F. |
| **LAKEHEAD** | | |
| $44.00 per annum | YES | No reserved spaces. |
| **LAURENTIAN** | | |
| $45 p.a. restricted;<br>$26 p.a. semi-restricted;<br>$13 p.a. for general | YES | parking only in designated areas according to permit. |
| **MCMASTER** | | |
| $54 - $168 p.a.<br>unreserved, $3.00 max. daily rate | YES | parking only in designated areas according to permit. |
| **OISE** | | |
| $59 per month<br>$4.60 daily rate | - | Regulations apply to outdoor and indoor lots. No assigned spaces. |
| **OTTAWA** | | |
| $288 p.a. for support and faculty<br>$192 (8 mths) for students | YES | parking only in assigned lot; regular permits valid only 0700-2330 |
| **QUEEN'S** | | |
| $90 - $96 p.a. outdoor;<br>$540 p.a. indoor. Also daily fees and meters | | regulations apply to outdoor lots 0700-1700 M-F and indoor all the time. No reserved spaces. |

## PARKING POLICIES

| FEES | OPERATES ON BREAKEVEN BASIS | OTHER |
|---|---|---|
| **RYERSON** | | |
| $360 p.a. unreserved on priority system (years of service and distance) | | parking only in assigned lot according to permit. |
| **TORONTO** | | |
| $506 p.a. reserved; $253 p.a. unreserved; daily max. $4.25 evening; $2.25 (inner campus and outer campus - flat rate) | YES | |
| **TRENT** | | |
| Employees: $7.10 or $5.00 per month for designated lots | YES | "Trent Express Bus" pass may be purchased for $57.50 $100 benefit available to faculty for credit toward either parking, athletic membership or research allowance. |
| **WATERLOO** | | |
| $96 p.a. - 75¢ a day | YES | Assigned lots. No reserved spaces |
| **WESTERN** | | |
| $24 - $96 p.a.; reserved; $12 - $48 p.a.; unreserved | YES | parking only in assigned lot. Regulations apply to all Red, Blue, Green lots 0700-1800 M-F. |
| **WILFRID LAURIER** | | |
| free for faculty and staff | subsidized by University | parking in assigned lots only |
| **WINDSOR** | | |
| all lots $69.00 p.a. | -- | parking only in assigned lot |
| **YORK** | | |
| Staff; Reserved $203.50 p.a. Unreserved $64.50 p.a. | YES | parking in assigned lots or any unreserved lot. |

## ACCESS TO ATHLETIC FACILITIES

| | |
|---|---|
| BROCK | Entire Complex - $80 per individual plus $40 per spouse.<br>Swimming Pool Only - $85 per adult. $160 per family; Children under 18 are $45. |
| CARLETON | Use is free ($86.25 fee paid by the University), no reduced fees to family. |
| GUELPH | $33.00 per semester plus locker fee. - 1/2 - $15.00, full - $21.50/semester |
| LAKEHEAD | As a trial for 86/87, free use to employees and $25 for family. |
| LAURENTIAN | user's fee of $6.00 per card and $5.00 for lockerette for F.T. Faculty and Staff and user's fee of $40.00 for P.T. Faculty and Staff and $80.00 for the family package. |
| MCMASTER | user fee, $93.00 individual p.a. |
| OISE | Reduced fee for University of Toronto facilities. |
| OTTAWA | free use for employee ($20 fee paid by University) family membership cost $25 p.a. |
| QUEEN'S | free use, $48 family for lockers and laundry |
| RYERSON | free use (Second priority - students have first priority) |
| TORONTO | Joint membership - athletics, Hart House & Faculty Club - Staff Member $161.76 p.a., University $83.40 p.a. |
| TRENT | Staff: free use for staff with regular or recurring appointments who work 17 1/2 hours or more per week.<br>Faculty: user fee $163.00 single, $275.60 family, - $100 benefit available to faculty for credit toward either athletic membership, parking, or research allowance. |
| WATERLOO | user fee, Single $65.00, (Locker fee extra) |
| WESTERN | Individual $90 p.a., family $116 p.a. plus locker and towel services $21.65 p.a. Gym apparel $111.00 p.a. |
| WILFRID LAURIER | free use |
| WINDSOR | free use - full time faculty and staff |
| YORK | user fee, single $40.00, family $65.00 |

## DAYCARE FACILITIES

| | ARE DAYCARE FACILITIES PROVIDED? | HOW MANY SPACES ARE AVAILABLE? | IS THE FACILITY ON OR OFF CAMPUS? | ELIGIBILITY | AGES OF CHILDREN ACCOMMODATED | WHAT IS THE MONTHLY COST? | WHAT TYPES OF SUBSIDIES ARE AVAILABLE? | WHAT COSTS ARE BORNE BY THE UNIVERSITY? |
|---|---|---|---|---|---|---|---|---|
| BROCK | YES | 32 licensed | ON | single and married parent students | 2 - 6 | $321/mo full-day<br>$130/mo part day | grants from Min. of Consumer and Social Services if eligible | NONE |
| CARLETON | YES | INFANTS & TODDLERS 22<br>PRESCHOOLERS 30 | ON CAMPUS | no restrict-ions but preference given to students & staff | 6 MOS TO 4 YEARS | INFANTS & TODDLERS $797<br>PRESCHOOLERS $550 | From Regional Government based on parents income | Rent free facility for preschoolers |
| GUELPH | YES | 32 | ON | must be connected with university | 1 - 5 | INFANTS & TODDLERS $422.00<br>PRESCHOOLERS $345.00 | NIL | NIL |
| LAKEHEAD | N/A | | | | | | | |
| LAURENTIAN | YES | 66 Licensed | ON CAMPUS | No restrictions | 18 months to 9 years | $16.50/day if parents participate<br>$18.00/day if parents do not participate | Through Province or Municipality | Nominal Rent |
| MCMASTER | YES | 47 | ON | Open priority to employees and students | 18 mths to 5 yrs | 18 mths - 2½ yrs - $475<br>2½ yrs - 5 yrs - $375 | Regional Gov't | Space Utilities |
| OISE | YES | 24 | ON CAMPUS | 1. Parents working or studying at OISE<br>2. Working or Studying at U of T<br>3. General Public | 2½ - 5 years | $357 per 4 week period | Purchase of Service Agreement with Metro Toronto Children's Services - Applications processed by that body. | Free Space, utilities and cleaning |
| OTTAWA | NO | | | | | | | |

## DAYCARE FACILITIES

| | ARE DAYCARE FACILITIES PROVIDED? | HOW MANY SPACES ARE AVAILABLE? | IS THE FACILITY ON OR OFF CAMPUS? | ELIGIBILITY | AGES OF CHILDREN ACCOMMODATED | WHAT IS THE MONTHLY COST? | WHAT TYPES OF SUBSIDIES ARE AVAILABLE? | WHAT COSTS ARE BORNE BY THE UNIVERSITY? |
|---|---|---|---|---|---|---|---|---|
| QUEEN'S | YES | 10 ages 6-18 mths<br>15 ages 18 - 2½ years<br>15 ages 2½ - 3 1/2 years<br>32 ages 3 1/2 - 5 years<br>12 Kindergarten program | On Campus | Children, staff, students and members of the community | 6 months to 6 years | 6-18 mths $22.50 per day<br>18-2½ yrs $21.00 per day<br>2½-5 years $18.00 per day<br>Kindergarten $11.85 half day | up to 80% | Grant for rental of one property |
| RYERSON | YES | 62 | ON CAMPUS | any member of staff have first priority. consultation service for off campus day care service | 4 months to 5½ years | $98 per week, 4 mos to 2 yrs.<br>$94 per week, 2 yrs to 5½ yrs. | Municipal subsidies are available | approx. 25% of operational costs |
| TORONTO | YES | 50 | ON CAMPUS | affiliation with University | 2½ - 5 years | currently $448 per month and $466 per month eff. Jan/87 | as approved through Metro Department of Community Services not from the University. | Bldg. property of University - no rent charged and University pays all utilities except telephones |
| TRENT | YES | 27 | OFF CAMPUS | Priority to faculty, staff & students | 12 mos. to 5 yrs. | $3.75 to $20.50 per day based on means test of parents. | Grants from Ministry of Consumer & Social and Family Services based on enrolment; registered charity for united way designated gifts; grants through City of Peterborough. | Rent Subsidized |
| WATERLOO | YES | PAINTIN PLACE 50 | ON CAMPUS | priority to faculty, staff & students | 2 yrs + (toilet trained) | (Full-time)<br>$242 non-student<br>$225 student | may qualify through Region of Wloo. | |
| | | KLEMMER CO-OP 30 | ON CAMPUS | no req. | 2 yrs + (need not be toilet-trained) | (Full-time)<br>$255 non co-op<br>$198 co-op | | |

## DAYCARE FACILITIES

| | ARE DAYCARE FACILITIES PROVIDED? | HOW MANY SPACES ARE AVAILABLE? | IS THE FACILITY ON OR OFF CAMPUS? | ELIGIBILITY | AGES OF CHILDREN ACCOMMODATED | WHAT IS THE MONTHLY COST? | WHAT TYPES OF SUBSIDIES ARE AVAILABLE? | WHAT COSTS ARE BORNE BY THE UNIVERSITY? |
|---|---|---|---|---|---|---|---|---|
| WESTERN | NO | | | | | | | |
| WILFRID LAURIER | NO | | | | | | | |
| WINDSOR | YES | 45 children | ON CAMPUS | Ability of parent to devote 1½ hours/week in nursery | 2½ - 6 years | $320/mo. approx. $16.00/day | Day Nursery Assistantship | None |
| YORK | YES | 110 | ON CAMPUS | priority to students, staff & faculty 60% must be children of students | 6 weeks to 6 years | $460 - $550 per month effec. Jan 1/87 | Metro Toronto Childrens Services to qualifying mothers. | $65,407 |